

ੴ ਸ੍ਰੀ ਗੁਰਗ੍ਰੰਥ ਸਾਹਿਬ ਜੀ ਕੀ ਫ਼ਤਹਿ

नवोदय

ਪੰਜਾਬ ਈਐੱਫ ਬੈਂਕ ਦੀ ਤਿਮਾਹੀ ਗ੍ਰਹ ਪਤਰਿਕਾ | ਮਾਰਚ 2023



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75
आज़ादी का
अमृत महोत्सव

G20
भारत 2023 INDIA



Growing with values intact!

Highest ever net profit for 2022-23

माता सुंदरी कालेज में दिनांक 21-22 फरवरी, 2023 को आयोजित सांस्कृतिक कार्यक्रम में बैंक के प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी महोदय श्री स्वरूप कुमार साहा जी को सम्मानित किया गया।



(केपल आंतरिक वितरण हेतु)

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पंजाब एण्ड सिंध बैंक गृह पत्रिका में प्रकाशित सामग्री में दिए गए विचार, संबंधित लेखक के अपने हैं। पंजाब एण्ड सिंध बैंक का प्रकाशित विचारों से सहमत होना जरूरी नहीं है। सामग्री की मालिकता एवं कॉपी राइट अधिकारों के प्रति भी लेखक स्वयं उत्तरदायी है।

मुद्रक : इनफिनिटी एडवर्टाइजिंग सर्विसेस प्राइवेट लिमिटेड,
एफबीडी वन कॉर्पोरेट पार्क, 10वीं मंजिल, नई दिल्ली
फरीदाबाद बॉर्डर, एनएच-1, फरीदाबाद-121003

विषय सूची/Index

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स्वरूप कुमार साहा
प्रबंध निदेशक एवं
मुख्य कार्यकारी अधिकारी



पंजाब एण्ड सिंध बैंक
(भारत सरकार का उपक्रम)
PUNJAB & SIND BANK
(A Government of India Undertaking)



Swarup Kumar Saha
Managing Director &
Chief Executive Officer



पीएसबी परिवार के मेरे प्रिय साथियो,

06 अप्रैल, 2023

*मेरा बैंक, मेरी जान, मेरी आन
.....हम नहीं किसी से कम*

सबसे पहले, मैं वित्तीय वर्ष 2022-23 को सफलतापूर्वक पूरा करने के लिए आप सभी को बधाई देना चाहता हूँ। यह एक वृत्तांतों का वर्ष रहा है जिसमें पूरे पीएसबी परिवार ने सामूहिक रूप से हमारे महान संस्थान को एक छोटे और सुंदर बैंक में बदलने की यात्रा शुरू की है। टीम पीएसबी ने एक बार फिर साबित कर दिया है कि इसमें गुणवत्ता और स्थिर विकास, संपत्ति की गुणवत्ता में सुधार और इसके संचालन में दक्षता के साथ प्रदर्शन की निरंतरता बनाए रखने की क्षमता है।

पिछले वर्ष के दौरान कई नई ऐतिहासिक पहलें की गईं और मुझे यकीन है कि इन पहलों के परिणाम निश्चित रूप से वर्तमान वर्ष में मिलने वाले हैं। इस बीच, बैंक ने वित्त वर्ष 22-23 की पदोन्नति प्रक्रिया को भी समय पर पूरा कर लिया है। मैं इस अवसर पर उन सभी कार्मिकों को बधाई देता हूँ जिन्हें पदोन्नत किया गया है और उन सभी को उनके भावी कार्यों में सफलता की कामना करता हूँ।

31/03/2023 को व्यवसाय मिश्रण (लेखापरीक्षा-पूर्व)

जैसा कि वार्षिक लेखा परीक्षा प्रक्रिया शुरू हो गई है, मैं वित्त वर्ष 22-23 (लेखापरीक्षा-पूर्व) के हमारे प्रदर्शन की कुछ प्रमुख विशेषताओं को साझा करना चाहूंगा:

- कुल व्यवसाय अब ₹191212 करोड़ हो गया है अर्थात 10.83% की संतोषजनक वृद्धि (वर्ष-दर-वर्ष)।
- कुल जमा ₹109668 करोड़ है अर्थात 7.37% (वर्ष-दर-वर्ष) की धीमी वृद्धि।
- कुल सकल अग्रिम ₹81544 करोड़ है अर्थात 15.85% (वर्ष-दर-वर्ष) की अच्छी वृद्धि दर्शाता है।
- कासा में 6.68% की मामूली वृद्धि हुई है और यह ₹36834 करोड़ गई। हालांकि, बैंक का कासा अनुपात मार्च, 22 की तुलना में 33.81% से मामूली घटकर मार्च, 23 को 33.59% हो गया है।
- रैम अग्रिमों का अनुपात मार्च, 22 में 50.71% से बढ़कर मार्च, 23 में 52.84% हो गया।
- बैंक का ऋण जमा अनुपात मार्च, 22 में 68.91% से सुधरकर मार्च, 23 में 74.36% हो गया।

उपर्युक्त के अलावा, मैं मजबूत वसूली/आस्ति उन्नयन से परिसंपत्ति गुणवत्ता में सुधार लाने और आस्तियों में नई गिरावट की रोकथाम पर बेहतर प्रदर्शन सुनिश्चित करने के लिए पूरी पीएसबी टीम के प्रयासों की सराहना करता हूँ।

ध्यान देने योग्य क्षेत्र

ध्यान देने के कुछ महत्वपूर्ण विषय निम्न हैं-

- प्रमुख मापदंडों जैसे कासा और रैम में औसत व्यापार वृद्धि में गिरावट आई है।
- कासा प्रतिशत अभी भी सबसे कम है और कुल जमा में थोक जमा का अनुपात सबसे अधिक है।
- हम दिसंबर 2022 (नौ माह) तक 65.9% के उच्चतम लागत और आय अनुपात के साथ उच्चतम सीमा के बाहर बने हुए हैं।
- हमारे कुल व्यवसाय प्रति शाखा और प्रति कार्मिक आय में महत्वपूर्ण सुधार की आवश्यकता है।
- बैंक की शुल्क आय भी उद्योग मानकों के अनुरूप नहीं है।
- वर्तमान आवश्यकताओं के अनुसार कार्मिकों में कौशल अंतर के मुद्दे।
- बैंक उत्पादों और ब्रांडिंग का धीमा प्रचार

JS

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वित्त वर्ष 2023-24 के लिए कार्य-योजना

जैसे ही हम नए वित्तीय वर्ष में प्रवेश कर चुके हैं, ध्यान देने योग्य क्षेत्र निम्नानुसार होंगे:

- संस्थागत कासा खातों और थोक वेतन खातों का आक्रामक विपणन करके कासा प्रतिशत में सुधार के लिए विशेष अभियान शुरू किया जाएगा।
- खुदरा मीयादी जमाराशियों को जुटाने और थोक जमाराशियों पर निर्भरता कम करने के लिए अतिरिक्त अभियान चलाना।
- रैम क्रेडिट में वृद्धि कर और इसके अनुपात को कुल अग्रिमों में 56% तक बढ़ाना। सन्मार्ग और मध्य कॉर्पोरेट शाखाएं अब इन लक्ष्यों को प्राप्त करने के लिए महत्वपूर्ण भूमिका निभाएंगी।
- अंचल प्रमुख प्रत्येक रैम सेगमेंट के लिए सभी शाखा प्रबंधकों को अलग-अलग लीड लक्ष्य प्रदान करेगा और इसे 15 अप्रैल, 2023 तक प्रधान कार्यालय को प्रस्तुत करेंगे।
- मासिक आधार पर वार्षिक कार्य निष्पादन रिपोर्ट से जुड़े औसत कासा और रैम वृद्धि पर ध्यान केंद्रित किया जाएगा।
- बैंक के अपने और तृतीय पक्ष उत्पादों के माध्यम से शुल्क आय को आक्रामक रूप से आगे बढ़ाया जाएगा और अब इसे आंचलिक प्रबंधक / शाखा प्रबंधक के वार्षिक कार्य निष्पादन रिपोर्ट में उच्च महत्व दिया जाएगा।
- तनावग्रस्त परिसंपत्तियों पर विशेष ध्यान जारी रहेगा- संयह दक्षता (एसएमए 0 स्तर से) में सुधार और बट्टा खातों में वसूली के लिए विशेष अभियान शुरू किया जाएगा।
- उत्पाद प्रति ग्राहक अनुपात को कम से कम 3 तक बढ़ाने के लिए क्रॉस सेलिंग में सुधार किया जाएगा।
- उत्पादकता और बैंक की आय में सुधार करें ताकि हमारा व्यवसाय प्रति शाखा प्रति कार्मिक और प्रति कार्मिक आय अनुपात उद्योग में सबसे अच्छा हो जाए।
- अनुपालन के आश्वासन कार्यों, आंतरिक लेखा परीक्षा, जोखिम प्रबंधन और अन्य आंतरिक नियंत्रणों को सुदृढ़ करना।

शाखा और एटीएम को युक्तिसंगत बनाना

बैंक ने इस वर्ष 25 शाखाएं खोलने की घोषणा के साथ पूरे भारत में अपने नेटवर्क का विस्तार करने की पहल की है। इसके साथ ही, जहां भी आवश्यक हो, हमारी दक्षता में सुधार और संसाधनों के इष्टतम परिणियोजन के लिए आस-पास की शाखाओं के युक्तिकरण के लिए कार्रवाई शुरू की जानी है। अंचल प्रमुख 30 अप्रैल, 2023 तक शाखाओं को युक्तिसंगत बनाने के लिए अपनी योजना प्रस्तुत करेंगे, इसके साथ ही, औसत हिट बढ़ाने और एटीएम को लागत प्रभावी केंद्र बनाने के लिए एटीएम के युक्तिकरण की कवायद की जाएगी।

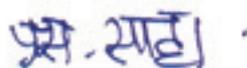
डिजिटल प्रवेश

प्रधान कार्यालय में डिजिटल विभाग ने हमारे मोबाइल ऐप की दक्षता में सुधार के लिए कई पहल की हैं। अब डिजिटल पैठ बढ़ाने के लिए ग्राहकों के साथ जुड़ाव बनाने का समय है। अधिक से अधिक ग्राहकों को अपने लेन-देन के लिए पीएसबी यूनिफ़ ऐप का उपयोग करने के लिए प्रोत्साहित करने की आवश्यकता है ताकि सक्रिय उपयोगकर्ताओं की संख्या मार्च 24 तक बढ़कर 15 लाख हो जाए।

निष्कर्ष

मित्रों, हमें यह समझने की जरूरत है कि बैंकिंग उद्योग तेजी से परिवर्तन के दौर से गुजर रहा है और तकनीकी नवाचार बैंक परिवर्तन का केंद्र बिंदु बन गया है। आइए हम सभी इस बदलाव को स्वीकार करें तथा स्वयं को भविष्य के लिए तैयार बैंक बनाने के लिए तैयार करें। हमें यह साबित करने की जरूरत है कि सबसे छोटा सार्वजनिक क्षेत्र का बैंक होने के बावजूद, हम नवीनतम प्रौद्योगिकी और नवाचार को अपनाकर बैंकिंग क्षेत्र में सर्वश्रेष्ठ, निपुण और त्वरित बैंकिंग सेवाएं देकर अपने सभी हितधारकों की आवश्यकताओं के अनुरूप योगदान कर सकते हैं।

मैं आप सभी को भविष्य में किए जाने वाले प्रयासों के लिए शुभकामनाएं देता हूँ।



(स्वरूप कुमार साहा)

"परिवर्तन जीवन का नियम है और जो लोग केवल अतीत या वर्तमान को देखते हैं वे निश्चित रूप से भविष्य को खो देते हैं"
-जॉन एक कैनेडी

Message from the Executive Director



My Dear PSBians,

The bank has shown very good performance during 2022-23. Annual results of the Bank has been announced recently, thanks to the PSBians that the Bank could register a highest ever Net Profit of ₹ 1,313 crore. The Bank has also registered a healthy advance growth of 15.05% driven by RAM segment growth of 20.70%, and achieved all the Priority Sector Advances targets and also our Efficiency parameters performance i.e. ROA, ROE, YOA and YOI in line with top-performing Public Sector Banks. In the asset quality front, Bank able to curtail NPA with a total recovery & upgradation of ₹ 2,151 crore and slippage ratio contained at 1.46%.

However, all these achievements do not satisfy us Yeh Dil Maange More! *“The only limit to the height of achievements is to dream and our willingness to work towards those dreams.”*

This edition of “Navodaya”, consists of wide variety of articles: ‘Believe it or not, Drone Technology in Agriculture, Account Aggregator Ecosystem – A Financial Data Sharing System, पूर्वी उत्तर प्रदेश के ग्रामीण जनता का जीवन दर्शन and a gist of important circulars issued by the departments during the quarter.

I wish this new financial year brings wealth, success, and good health with it. My Best Wishes!

**Kollegal V Raghavendra
Executive Director**

संपादकीय



प्रिय साथियों,

साथियों, मुझे सहर्ष बताते हुए प्रसन्नता हो रही है कि वित्त वर्ष 2022-23 के वित्तीय परिणाम घोषित हो गए हैं और बैंक आप सभी के सम्मिलित एवं सामूहिक प्रयासों से ही वर्ष-दर-वर्ष लाभ अर्जित करते हुए विकास कर रहा है। हम सभी ने अपने संगठित प्रयासों से ये सफलता प्राप्त की है। बैंक ने अपनी पद्दोन्नति प्रक्रिया भी सफलतापूर्वक पूर्ण कर ली है। पद्दोन्नत हुए समस्त कार्मिकों को उनके सफल भविष्य हेतु बहुत-बहुत शुभकामनाएं!

"लोग चाहे मुट्ठीभर हो, लेकिन संकल्पवान हो, अपने लक्ष्य में दृढ़ आस्था हो, वे इतिहास को बदल सकते हैं"।

पत्रिका के माध्यम से संवाद करना स्वयं में अनूठा अनुभव है। अपनी लेखनी के माध्यम से हम अपने आस-पास की परिवेशजन्य परिस्थितियों से जुड़े विषयों के संबंध में विचार प्रस्तुत कर सकते हैं। इसी उद्देश्य से पत्रिका में अत्यंत ज्ञानवर्धक एवं रोचक लेख एवं कार्टून को भी समाहित किया जाता है। इसके अतिरिक्त नवोदय पत्रिका के इस अंक में मुख्यतः बैंक में आयोजित विभिन्न गतिविधियों, बैंक के विभिन्न उत्पादों, नीतियों, महत्वपूर्ण परिपत्रों के साथ ऐसे लेखों Believe It Or Not, Drone Technology in Agriculture, Millets: International year of Millets 2023, आदि और बैंक में आयोजित गतिविधियों को भी समाहित किया गया है, जो हमारी जानकारी को पोषित करते हैं। इसलिए आप सभी अपने विचारों को पत्रिका के माध्यम से साझा करते रहें।

मुझे विश्वास है कि आप इसे उपयोगी और सूचनाप्रद पाएंगे। बैंकिंग के विविध पहलुओं को समेटे यह पत्रिका आपको कैसी लगी, इसके अनवरत सुधार की दिशा में आपकी प्रतिक्रिया एवं सुझावों का हमें सदैव इंतजार रहेगा।

हार्दिक शुभकामनाओं सहित!

(गजराज देवी सिंह ठाकुर)

महाप्रबंधक एवं मुख्य संपादक

शुभकामनाएं/सुझाव



पत्रिका में समाहित बैंकिंग जगत से जुड़े आलेख एवं अन्य गतिविधियां उल्लेखनीय हैं, इससे स्टाफ सदस्यों में सृजनशीलता को बढ़ावा मिलेगा और कार्यालय में हिंदी कार्यान्वयन उत्तरोत्तर बेहतर होगा। पत्रिका की संकल्पना, साज सज्जा और संपूर्ण कलेवर सृजनात्मक रूप से उत्कृष्ट है। पत्रिका के संपादक मंडल को साधुवाद।



कांजी मु. ईसा
महाप्रबंधक भारतीय रिज़र्व बैंक

पत्रिका के कवरपृष्ठ ने गागर में सागर भरने का काम किया है। पत्रिका में संकलित सभी लेख, कहानियां आदि अत्यंत ज्ञानवर्धक एवं रोचक हैं। लेखकों ने जटिल से जटिल विषयों को काफी सहजता एवं सरलता से सबके समक्ष प्रस्तुत किया है। पत्रिका पहले पृष्ठ से ही बहुत ही सुंदर, ज्ञानवर्धक और अनोखी है। पत्रिका में बैंक की गतिविधियाँ तथा अन्य आलेख विभिन्न जानकारियों से परिपूर्ण हैं। इन रोचक एवं ज्ञानवर्धक आलेखों तथा छायाचित्रों से निश्चित ही उत्साहवर्धन होता है। पत्रिका के कुशल संपादन हेतु संपादक मंडल को बहुत – बहुत बधाई एवं आगामी अंक के लिए अशेष शुभकामनाएं।



प्रवीण कुमार मोंगिया
क्षेत्र महाप्रबंधक, मुम्बई

बैंक के कर्मचारी प्रशिक्षण महाविद्यालय को आई आईएसओ 9001:2015 सर्टिफिकेट प्राप्त होने पर हार्दिक बधाई और शुभकामनाएं। पत्रिका में प्रकाशित आलेखों के साथ बैंक की गतिविधियों को बड़े अच्छे ढंग से समावेशित किया गया है। पत्रिका की साज सज्जा उच्च कोटि की है। इसके लिए पूरी संपादकीय टीम को साधुवाद। भाषा हमेशा ही दिलों को जोड़ती है और जब कोई पत्रिका द्विभाषिक हो तो एक बड़ा वर्ग एक सूत्र में बंध जाता है। नवोदय प्रबुद्ध एवं नवलेखन का सेतु बना रहे, यही हार्दिक कामना है।



राकेश चंद्र नारायण
महाप्रबंधक (अवकाश प्राप्त)

पत्रिका में प्रकाशित आलेख 'अर्थव्यवस्था को मजबूत बनाने में बैंकों एवं हिंदी भाषा का योगदान' को काफी विस्तृत और सरल ढंग से प्रस्तुत किया है। 'Managing Own Credit Score' आलेख में जानकारी प्राप्त हुई कि कैसे अपने क्रेडिट स्कोर को ठीक रखा जाए। पत्रिका में प्रकाशित अन्य आलेख भी विभिन्न जानकारियों से परिपूर्ण हैं जैसे Neo Banks; Arrival of "Challenger Banks", Central Bank Digital Currency (CBDC), साईकिलिंग मेरा जुनून, Save the Mother Earth, बैंक के परिपत्र आदि। सभी लेखकों को साधुवाद। पत्रिका में प्रकाशित लेखन सामग्री के चयन तथा मनमोहक साज-सज्जा के लिए संपादक मंडल बधाई के पात्र है। आपके सार्थक प्रयासों की सराहना के साथ पत्रिका के आगामी अंक के लिए शुभकामनाएं।



सुधीश बाजपेयी
आंचलिक प्रबंधक, आंचलिक कार्यालय, जयपुर

Heartly Congratulations to the Newly Promoted Executives



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Promoted from
DGM to GM



Shri Manoj Kumar
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BELIEVE IT OR NOT



Tirath Raj Mendiratta

In the world, there are believers and nonbelievers – people who believe in God and people who disbelieve in God. In the endless debate on God’s existence, it is often concluded: If one does not believe in God, no proof is sufficient enough. If one believes in God, no proof is required.

Many find God's hand everywhere in creating the highly complex structures that could not have existed without a divine creator who can do anything He wants. There might be some force behind the existence of everything that exists, they believe.

Although we say that we believe in God, it takes only the slightest setback in life for us to have doubts about whether He exists or will He save us in times of crisis. But there are many amongst us who never have any doubts about God. What or whom you are devoted to is not the issue. But where there is a devotee, God exists. The power of devotion is such that even if God is not existent, devotion can bring God into existence.

The following stories are from people who experienced the presence of God in their lives. These are all stories of transformation, hope, and faithfulness:

- 1) It was 9 p.m. when the priest of a temple decided to call up his wife to inform her that due to some temple accounts that he was trying to sort out, he would be coming home much later. He dialed home, but after many rings he had to hang up because no one would answer the phone. Feeling concerned as to why his wife was not answering the phone, he called again after a few minutes. She immediately came on the line. They talked for a few minutes. When he asked her why she hadn't answered earlier she said that the phone had not rung before this at all.

In another house a young man sat staring at a bottle of poison. He was totally disillusioned and had decided to put an end to his miserable life. His wife and children were away for the weekend, visiting a relative. He prayed, "God, I do not want to live. But, if you do not want me to commit suicide, give me a signal."

Just then the phone rang. He got up to answer it, but could not, because the little window on the phone was flashing. "Lord Shiva calling" as the caller's ID. He was too scared to answer the phone! But, he thought, "God is trying to phone me, it's a signal that I should not take this extreme step." And he decided to live on.

Can you guess who was actually calling? Well, it was the first call made by the priest who wanted to talk to his wife, but had dialed a wrong number. Do you know why the caller ID showed "Lord Shiva calling?" because the temple where the priest was calling from, was frequented by this young man's wife and she had fed its phone number into the phone book of their residence telephone under the name of "Lord Shiva!"

This is a true story shared by a soldier in Kupwara Sector of Jammu & Kashmir: -

- 2) A group of 15 soldiers led by a Major were on the way to their post in the Himalayas where they would be deployed for the next 3 months.

It was a cold winter & intermittent snowfall made the treacherous climb even more difficult.

"If someone could offer a cup of tea".... the Major thought, knowing it was a futile wish.

They continued their journey for another hour or so when they came across a shabby structure, which looked like a tea-shop. But soon, their joy turned into disappointment when they saw that it was closed and locked.

It was late in the evening and they were all tired.

"No tea boys, bad luck", said the Major. But he suggested that they take a little rest there before continuing - as they had been walking for several hours.

"Sir, this is a tea shop and we can make tea ourselves, but we will have to break the lock" suggested one soldier.

The officer was hesitant to accept this unethical suggestion but the thought of a steaming cup of tea for the tired soldiers made him give the permission.

They were in luck, the place had everything needed to make tea and lots of packets of biscuits.

The soldiers had hot tea & biscuits and were ready for their remaining journey.

The major thought: 'we are disciplined soldiers - not a band of thieves. We had broken the lock and had tea & biscuits without the owner's permission'. So, to pay for the tea and biscuits, and the cost to repair the lock - he took out two thousand rupees from his wallet, placed it on the counter under the sugar container, so that the owner would see it. The officer's guilt was somewhat relieved. He pulled down the shutter to close the shop and ordered the soldiers to proceed.

Three months passed by. They were lucky not to lose anyone from the group in the intense insurgency situation. And now, it was time for another team to replace them.

They were on their way back and stopped at the same tea-shop which was open this time and the owner was also present in the shop. The owner - an old man with meager resources was very happy to greet 15 customers.

While having tea and biscuits, they talked to the old man about his life and experiences -

especially about selling tea at such a remote location. Was he able to make enough money to support his family?

The old man had many stories to tell - full of love and miracles. "Bhagvaan bahut dyaalu hain (God is very kind - merciful) He has always taken care of me and my family" he said in a soft but firm and confident tone of voice that showed his strong faith and confidence in God.

"Aray Baba, if God is so kind and merciful, then why should He keep you in such poverty?", commented one of them.

"Sahib! Let me tell you a recent story how God took care of us". Said the old man.

"Three months ago, I was going through very tough times. My only son had been badly beaten up by the terrorists. He was severely injured and needed to be taken to the hospital. But I did not have enough money for hospital and medicines - and on top of that, I had to close my shop to take care of him."

With tears of gratitude in his eyes, the old man continued:

"That evening, I prayed to God for help and God walked into my shop that night."

"When I opened my shop in the morning, I found the lock broken. At first, I felt unhappy and little angry - that along with other things, I must have lost whatever little money I had left in the shop.

But then I saw that God had left two thousand rupees on the counter under the sugar pot. I can't tell you Sahib how much that money was worth for me that day. I was able to take my son to hospital and buy medicines for him. My son is alright now. God took care of us. Bhagvaan hai aur bahut dayaalu hai Sahib." (Of course, there is God and He is very kind and merciful)

The light of faith in his eyes was unflinching. Fifteen pairs of eyes met the eyes of their officer and read the clear and unmistakable order in his eyes: "Keep quiet".

The major got up and paid the bill. He hugged the old man and said, "Yes Baba, I know God is very kind and merciful.

And by the way, the tea was wonderful and delicious."

Those 15 pairs of eyes did not miss to notice the moisture building up in the eyes of their officer - a sight they had never seen before.

- 3) I was unemployed for many days and very desperate to get a job somewhere.

There was an interview today, but there was only ten rupees in the pocket to go to another city. I needed at least two hundred rupees.

Dressed in the interview clothes, pressing the fat file of qualifications, I reached the stand in the hope that maybe someone familiar could be found, so that with his help I could reach the place of interview.

Even after standing for a long time, no one showed up. There was panic and despair in my mind- what will I do; how will I reach now? As there was a temple nearby, I went for darshan and was sitting on the stairs.

There was a fakir sitting near me, there was more money in his bowl than in my pocket and bank account !!

Understanding my eyes and situation, said, "Do you need some help?" I said with a fake smile, "How will you help?"

"If you want, keep all my money." He said smiling.

I was hooked!! How does he know I need it!

I said "why?"

"Maybe you need", he said seriously.

"Yes, but what about you, you earn by asking for the whole day?" I said keeping his side.

He laughed and said, "I do not ask, Sir! People put in my bowl. To earn merit!!

I am a mystic; I have no attachment to them. I only feel hungry, that too once in a while and need some medicines. Enough!

I myself put all this money in the temple box." He was easy to say.

I asked in surprise, "Then why do you sit here?"

"Helping the needy!!!" He was smiling softly while saying it.

I kept looking at his face!! He put two hundred rupees on my hand and said, "Return it when you can."

I reached my destination from there thanking him. I faced the interview and got selected, too.

I came back happily with the thought that I should thank that fakir.

I reached the temple, the stairs were crowded outside, I reached inside the entrance, saw the same fakir was lying dead.

I was stunned! I asked others how did this happen?

It turns out, he was troubled by some disease. He was alive only on medicines. Today, he had no medicines and no money to buy them.

I was looking at that fakir speechless! He had given me the money meant for his medicines. The money on which he was dependent for his life, had made my life.

Someone from the crowd said, it is good that he has died, these beggars are parasites and a burden on the society; they are of no use.

My eyes swelled! I wanted to cry out:

From which angle was he a beggar? In fact, he was God for me and many like me. The angel of goodness.

We often pray to God with requests to meet our needs. The truth is that we all can be 'God' to someone sometime. The difference is in the perspective; in the attitude. As a famous scientist once said:

"If we believe, then everything is a miracle - if we don't, then we can disregard everything as a co-incidence."

Cycle of Deeds always gives us back what we give to others. If we do good to others, our good will happen, if we do bad to others, our turn will also come.

- 4) There once was a little boy who wanted to meet God. He knew it was a long trip to where God lived, so he packed his suitcase with a few pieces of dress & some eatables and started his journey. When he had gone about three blocks, he met an old woman. She was sitting in the park just staring at some pigeons.

The boy sat down next to her and opened his suitcase. He was about to take a bite when he noticed that the old lady looked hungry, so he offered her a loaf. She gratefully accepted it and smiled at him. Her smile was so pretty that the boy wanted to see it again, so he offered her a slice of cake. Once again, she smiled at him. The boy was delighted! They sat there all afternoon eating and smiling, but they never said a word.

As it grew dark, the boy realized how tired he was, and he got up to leave but before he had gone more than a few steps, he turned around, ran back to the old woman and gave her a hug. She gave him her biggest smile ever. When the boy opened the door to his own house a short time later, his mother was surprised by the look of joy on his face. She asked him, "What did you do today that made you so happy?" He replied, "I had lunch with God." But, before his mother could respond, he added, "You know what? She's got the most beautiful smile I've ever seen!"

Meanwhile, the old woman, also radiant with joy, returned to her home. Her son was stunned by the look of peace on her face and he asked, "Mother, what did you do today that made you so happy?" She replied, "I had lunch in the park with God." But, before her son responded, she added, "You know, he's much younger than I expected."

God is everywhere. We just need to share our happiness and make others smile to feel him. This story is told from many years past by Dr. John Maxwell, but the message is so poignant and says so much that it will always be a timeless story:

- 5) Shortly after the end of World War II, Europe was in ruins. Perhaps the saddest sight was the little orphaned children, starving in the war-torn streets. Early one chilly morning in London, an American soldier was making his way back to the barracks. Turning the corner in a Jeep, he spotted a little boy of six or seven, standing with his nose pressed to the window of a pastry shop. The hungry boy stared in silence as the baker kneaded dough for a fresh batch of doughnuts. The soldier pulled his Jeep over, got out and walked quietly to where the little fellow was standing. Through the steamy window he gazed at the mouth-watering treats. The soldier's heart went out to the child, so he asked, "Son, would you like some of those?" Startled, the little boy peered up at the tall American and cried, "Oh, yes, Sir, I would!" Quietly the soldier stepped inside, bought a dozen doughnuts and exited into the London fog. Turning to the child he smiled, held out the bag and said simply, "Here you are." As he turned to walk away, he felt a tug on his coat. He stopped and smiled back at the boy only to hear him quietly ask, "Mister, are you God?"

Obviously, the soldier was not God but he was a genuine unsung hero. He was an encourager who demonstrated to the child that there were kind and compassionate people in the world. I have an idea that the child never forgot that unknown soldier who had helped to fill an empty life. Think about it. Do a simple deed; be an unsung hero, and if you do it regularly, you will be an angel to someone.

- 6) There was A pious man named Abou Ben Adam. He was very good and honest. He loved his fellow people very much. He always helped them in distress. One night Abou said his prayers and went to bed. He was sleeping in his room. His room was then quite dark. It was midnight. Suddenly there was a strange light in the room and Abou woke up and saw an angel writing something in a book of gold.

First Abou got frightened. As he was pious, he picked up courage and said to the angel, "What are you writing in your book?" The angel looked up and replied in a sweet tone, "I am writing the names of those who love the Lord." "Is mine one there?" asked Abou. "No, it's not there," replied the angel. Then Abu said, "I pray then, "Write my name as one that loves one's fellow men." The angel looked at Abou with a smiling face and wrote something. He saluted Abou and went away. The next night the angel came again. Abou's room was again full of light and the angel was with a list of names in his hand. The angel showed him the list. Abou's name led all the rest. The angel disappeared saying, "You love fellowmen. So God loves you the best."

God is the natural power which controls everything in our life which happens in human life. So if we talk about God, it around all of us in the form of natural

energy which cannot be destroyed. It totally depends on us what we feel. So God is the form of energy which is omnipotent. GOD is a word connected with divinity.

There are many tales of God exists in different cultures and religions throughout the world. There are also different views on whether there is only one God or many Gods. God resides in our beliefs. Perspective toward the word God differs from person to person. Irrespective of all this, there is by & large a consensus that there is a supernatural power that binds us all together. This power is beyond our human abilities; it can be in any form like belief, faith etc. God is a symbol of hope. There is an element of divinity in each one of us and existence of God is reflected in our good deeds.

Shareholder Director

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹਿ

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दिल्ली एन.सी.आर के समस्त आंचलिक कार्यालयों द्वारा दिनांक 07.01.2023 को प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी श्री स्वरूप कुमार साहा, कार्यकारी निदेशक, श्री कोल्लेगाल वी राघवेन्द्र की उपस्थिति में निर्यातक-आयातक और अनिवासी भारतीय ग्राहक सम्मेलन का आयोजन किया गया।



प्रगति का अमृत महोत्सव 2 अभियान के तहत आंचलिक कार्यालय गुरुग्राम और सेन्मार्ग गुरुग्राम को प्रमाणपत्र एवं शील्ड की प्राप्ति



Highlights of **UNION** **BUDGET** 2023-24



Rama Krishna Reddy

The Union Budget for 2023-24 is the last full budget presented by FM before the next parliamentary elections. Budget brought balance between Capex push and inclusive development. The middle class has been given some relief in terms of tweaks in the new income tax regime clearly pointing out that the government wants a shift towards the new regime from the older one. The FM stuck to the fiscal deficit roadmap in the Budget with a target of 5.9% in FY 24 and adhering to the target for the current year.

- GDP and Economy: Our current year's economic growth is estimated to be at 7 %. It is notable that this is the highest among all the major economies.
- Vision for Amrit Kaal (25 years) – an empowered and inclusive economy

A. The Budget adopts the following seven priorities. They complement each other and act as the 'Saptarishi' guiding us through the Amrit Kaal.

1) Inclusive Development & 2. Reaching the Last Mile:

- Digital Public Infrastructure for Agriculture
- Agriculture Accelerator Fund to encourage agri-startups
- Global Hub for Millets: 'Shree Anna'
- Aspirational Blocks Programme covering 500 blocks for saturation of essential government services
- The agriculture credit target increased to ₹ 20 lakh crore with focus on animal husbandry, dairy and fisheries.

- The outlay for PM Awas Yojana is being enhanced by 66 per cent to over ₹ 79,000 crore. Opportunity for banks in Affordable housing segment

3) Infrastructure and Investment:

- Capital investment outlay is being increased steeply for the third year in a row by 33 per cent to ₹ 10 lakh crore, which would be 3.3 per cent of GDP. This will be almost three times the outlay in 2019-20.
- Railways: A capital outlay of ₹ 2.40 lakh crore has been provided for the Railways. This highest ever outlay is about 9 times the outlay made in 2013-14.
- Regional Connectivity: Fifty additional airports, heliports, water aerodromes and advance landing grounds will be revived for improving regional air connectivity.
- Huge Capital investment will boost infrastructure credit and corporate credit of banking sector.
- Urban Infrastructure Development Fund (UIDF) Like the RIDF, an UIDF will be established through use of priority sector lending shortfall. This will be managed by the National Housing Bank, and will be used by public agencies to create urban infrastructure in Tier 2 and Tier 3 cities.

4) Unleashing the Potential:

- Three centres of excellence for Artificial Intelligence will be set-up in top educational institutions.

- b) National Data Governance Policy will be brought out.
- c) To enable more Fintech innovative services, the scope of documents available in DigiLocker for individuals will be expanded.
- d) An Entity DigiLocker will be set up for use by MSMEs, large business and charitable trusts. This will be towards storing and sharing documents online securely, whenever needed, with various authorities, regulators, banks and other business entities.
- e) The KYC process will be simplified adopting a 'risk-based' instead of 'one size fits all' approach. The financial sector regulators will also be encouraged to have a KYC system fully amenable to meet the needs of Digital India.

5) Green Growth:

- a) This Budget provides ₹ 35,000 crore for priority capital investments towards energy transition and net zero objectives, and energy security by Ministry of Petroleum & Natural Gas.
- b) Green Credit Programme will be notified under the Environment (Protection) Act. This will incentivize environmentally sustainable and responsive actions by companies, individuals and local bodies, and help mobilize additional resources for such activities.
- c) PM-PRANAM will be launched to incentivize States and Union Territories to promote alternative fertilizers and balanced use of chemical fertilizers.

6) Youth Power :

- a) Skill India Digital Platform
- b) States will be encouraged to set up a Unity

Mall in their state capital or most prominent tourism centre or the financial capital for promotion and sale of their own ODOPs (one district, one product), GI products and other handicraft products, and for providing space for such products of all other States.

7) Financial Sector:

- a) Credit Guarantee for MSMEs: Revamped scheme will take effect from 1st April 2023 through infusion of ₹ 9,000 crore in the corpus. This will enable additional collateral-free guaranteed credit of ₹ 2 lakh crore. Further, the cost of the credit will be reduced by about 1 per cent.
 - b) A national financial information registry will be set up to serve as the central repository of financial and ancillary information
 - c) GIFT IFSC
 - Delegating powers under the SEZ Act to IFSCA to avoid dual regulation
 - Establishing a subsidiary of EXIM Bank for trade re-financing,
 - Recognizing offshore derivative instruments as valid contracts.
- d) Improving Governance and Investor Protection in Banking Sector : To improve bank governance and enhance investors' protection, certain amendments to the Banking Regulation Act, the Banking Companies Act and the Reserve Bank of India Act are proposed.
- e) A Central Processing Centre will be setup for faster response to companies through centralized handling of various forms filed with field offices under the Companies Act.
- f) Mahila Samman Savings Certificate, will be made available for a two-year period up to March 2025. This will offer deposit facility upto ₹ 2 lakh in the name of women or girls for a tenor of 2 years at fixed interest rate of 7.5 per cent with partial withdrawal option.



- g) Senior Citizens The maximum deposit limit for Senior Citizen Savings Scheme will be enhanced from ₹ 15 lakh to ₹ 30 lakh.
- h) The maximum deposit limit for Monthly Income Account Scheme will be enhanced from ₹ 4.5 lakh to ₹ 9 lakh for single account and from ₹ 9 lakh to ₹ 15 lakh for joint account.

B. Fiscal Management:

- a) States will be allowed a fiscal deficit of 3.5 percent of GSDP of which 0.5 percent will be tied to power sector reforms.

Revised Estimates 2022-23:

- a) The total receipts other than borrowings is ₹ 24.3 lakh crore, of which the net tax receipts are ₹ 20.9 lakh crore.
- b) The total expenditure is ₹ 41.9 lakh crore, of which the capital expenditure is about ₹ 7.3 lakh crore.
- c) The fiscal deficit is 6.4 percent of GDP, adhering to the Budget Estimate.

Budget Estimates 2023-24:

- a) The total receipts other than borrowings is estimated at ₹ 27.2 lakh crore and the total expenditure is estimated at ₹ 45 lakh crore.
- b) The net tax receipts are estimated at ₹ 23.3 lakh crore.
- c) The fiscal deficit is estimated to be 5.9 per cent of GDP.
- d) To finance the fiscal deficit in 2023-24, the net market borrowings from dated securities are estimated at ₹ 11.8 lakh crore.
- e) The gross market borrowings are estimated at ₹ 15.4 lakh crore
- f) The central government aims to raise ₹ 51,000 crore through divestments in 2023-24

C. Direct Tax:

- Rebate limit of Personal Income Tax to be increased to ₹ 7 lakh from the current ₹ 5 lakh in the new tax regime.

- Tax structure in new personal income tax regime, introduced in 2020 with six income slabs, to change by reducing the number of slabs to five and increasing the tax exemption limit to ₹ 3 lakh.

Total Income (₹)	Rate (per cent)
Up to 3,00,000	Nil
From 3,00,001 to 6,00,000	5
From 6,00,001 to 9,00,000	10
From 9,00,001 to 12,00,000	15
From 12,00,001 to 15,00,000	20
Above 15,00,000	30

- Extended the benefit of standard deduction of ₹ 50,000 to salaried individual, and deduction from family pension up to ₹ 15,000, in the new tax regime.
- Highest surcharge rate to reduce from 37 per cent to 25 per cent in the new tax regime. This to further result in reduction of the maximum personal income tax rate to 39 percent.
- The limit for tax exemption on leave encashment on retirement of non-government salaried employees to increase to ₹ 25 lakh.
- The new income tax regime to be made the default tax regime. However, citizens will continue to have the option to avail the benefit of the old tax regime
- Deduction from capital gains on investment in residential house under sections 54 and 54F to be capped at ₹ 10 crore
- Proposal to limit income tax exemption from proceeds of insurance policies with very high value. Where aggregate of premium for life insurance policies (other than ULIP) issued on or after 1st April, 2023 is above ₹ 5 lakh, income from only those policies with aggregate premium up to ₹ 5 lakh shall be exempt.
- Conversion of gold into electronic gold receipt and vice versa not to be treated as capital gain.
- Income from Market Linked Debentures to be taxed.

Chief Manager

HO Planning & Development Department

Financial Results For the Quarter and Year ended 31th March 2023

Punjab and Sindh Bank records highest ever net profit of ₹ 1313 Cr (FY) against a Net profit of ₹ 1039 Cr (Y-o-Y), registering a growth of 26.37%

Bank's Operating Profit zoom to ₹1450 cr. during FY 2023 with Y-o-Y growth 9.02%

Q4 FY 2023 Key Highlights (Y-o-Y)

Parameter	Q4 FY 2022	Q4 FY 2023	Growth %
Operating Profit (in Cr)	317	536	69.09
Net Profit (in Cr)	346	457	32.08
Return on Assests (RoA)	1.10	1.33	23 bps
Return on Equity (RoE)	25.84	28.43	259 bps
Yield on Advances (YoA)	7.13	7.85	72 bps
Cost - to - Income Ratio	65.19	56.45	(874) bps
Non- Interest Income (in Cr)	215	547	154.42
Credit-Deposit Ratio	68.91	73.84	493 bps
Slippage Ratio	0.76	0.63	(13) bps
Gross NPA (%)	12.17	6.97	(520) bps
Net NPA (%)	2.74	1.84	(90) bps
Recovery and Up-gradation (in Cr)	553	1153	108.50
Credit Cost	0.01	(0.38)	(0.39)
NIM Q4	2.90	2.53	(0.37) bps
CASA	34528	36833	6.68
Total Deposits	102137	109665	7.37
Gross Advances	70387	80982	15.05
Total Business	172524	190647	10.50

Performance of the Zones

Zone	Total Deposit			Gross Advances			CASA Deposit		
	Mar-22	Mar-23		Mar-22	Mar-23		Mar-22	Mar-23	
		Target	Actual		Target	Actual		Target	Actual
Amritsar	5236	5830	5654	1857	2265	1946	2271	745	631
Bareilly	1750	2100	2474	1792	2135	2080	1140	1755	1674
Bhatinda	1650	1980	1824	1418	1680	1545	842	760	673
Bhopal	2516	2900	3100	1295	1625	1340	861	475	369
Chandigarh	6942	7800	7727	2242	2800	2370	2790	870	710
Chennai	1275	1570	1209	2546	3100	2889	272	1510	1434
Dehradun	2625	3000	2949	1181	1450	1266	1290	285	237
Delhi-I	10130	11400	12325	9613	13000	12769	2134	1770	1652
Delhi-II*	7573	8550	8910	1652	2250	1656	2735	1510	1307
Faridkot	2938	3415	3279	1720	2030	1754	1405	1670	1503
Gandhinagar	838	1150	959	961	1200	1122	167	1565	1455
Gurdaspur	3292	3800	3583	1321	1585	1428	1559	950	820
Gurugram	2151	2575	2660	1322	1775	1498	994	2720	2520
Guwahati	1438	1820	1562	326	425	407	863	1820	1723
Hoshiarpur	3260	3650	3540	846	1015	969	1420	1795	1611
Jaipur	1823	2200	2411	2233	2750	2132	661	1120	983
Jalandhar	5801	6400	6275	1288	1590	1373	2348	2550	2367
Kolkata	4053	4700	4879	3073	3700	3568	1398	2360	2136
Lucknow	3670	4300	4611	2156	2650	2559	1592	1755	1756
Ludhiana	4109	4660	4401	2285	2800	2175	1836	1435	1222
Mumbai	15052	16300	11448	10137	12600	15338	757	2320	2160
Noida	3192	3700	3591	1034	1350	1215	1518	1125	855
Panchkula	4059	4550	3981	2018	2500	2165	1410	2880	2672
Patiala	3505	4000	3756	2311	2700	2331	1377	2790	2519
Vijayawada	3258	3650	2557	8226	9725	8898	491	1765	1460
TOTAL	102137	116000	109665	64854	80700	76792	34129	40300	36445

*Gross Advances, Retail Credit and MSME Credit figures of Delhi-II Zone are excluding of figure of Co-lending and TReDS figures.

as on 31st March 2023

Retail Credit			Agriculture Credit			MSME Credit			NPA Level			Ranking (March 2023)
Mar-22	Mar-23		Mar-22	Mar-23		Mar-22	Mar-23		Mar-22	Mar-23		
	Target	Actual		Target	Actual		Target	Actual		Target	Actual	
568	745	603	884	1010	932	390	495	377	196	174	156	22
269	205	197	1141	1300	1234	373	475	483	208	184	216	9
253	875	835	982	1120	1015	180	230	209	62	55	64	11
337	630	598	171	195	191	669	850	725	150	133	90	4
860	270	221	357	405	456	742	940	692	295	262	160	5
549	690	622	33	40	28	435	550	489	138	122	124	12
386	235	232	411	470	412	331	420	391	77	68	85	19
761	730	652	38	45	45	1285	1635	1220	257	228	186	3
756	350	312	75	95	75	720	915	638	84	75	57	8
261	855	752	1210	1380	1171	243	305	252	109	97	98	19
209	1100	1069	57	65	131	286	365	318	50	44	48	18
293	500	460	675	770	698	303	385	332	163	145	151	23
656	440	397	199	230	207	460	585	535	106	94	96	17
156	715	602	10	15	21	156	200	185	28	25	21	1
182	510	477	508	580	564	149	190	168	58	52	65	10
530	325	318	715	815	847	582	740	662	111	98	112	7
427	380	353	347	395	370	424	540	442	94	83	94	14
700	600	583	141	160	139	976	1240	1007	251	223	306	16
671	555	473	227	260	280	840	1070	1045	186	165	203	2
407	740	633	625	715	639	744	945	677	242	215	186	24
572	990	923	36	45	167	746	945	934	73	65	162	6
565	905	741	158	180	173	273	350	320	93	83	82	14
463	340	318	788	900	823	495	630	488	151	134	138	21
391	985	834	1096	1250	1111	290	370	354	118	104	105	13
485	530	451	49	60	59	366	470	457	50	44	53	25
11707	15200	13657	10934	12500	11787	12455	15840	13399	3348	2973	3057	

एसटीसी रोहिणी में गणतंत्र दिवस समारोह



एवं सांस्कृतिक कार्यक्रम का आयोजन



Drone Technology In Agriculture



Pankaj Kumar

A pertinent problem occurs if the credit score is below the benchmark fixed by the lenders for assessing a loan request for approval. If it is not favourable, the proposal of the applicant may straightway be declined. Perhaps for such a situation, many a times the loanee may not be aware of the defaults or may have not taken the previous credit history so seriously. In this context, it is therefore most relevant to understand the factors that determine credit score and from where lenders obtain information on one's previous history?

The use of drones in almost every sector of the economy is growing fast, but drone usage in the agricultural industry is booming. From scouting to security, drone use will become more ubiquitous on large and small scale farms in a few short years. The information gathered by drones on farms is often used to better inform agronomic decisions and is part of a system generally referred to as 'precision agriculture'.

In many areas, drone use has become an essential part of large scale precision farming operations already. The data collected from drones recording fields help farmers plan their planting and treatments to achieve the best possible yields.

In this article we will take a look at some of the areas where drone technologies are already being used on farms, some new agricultural drone technologies being explored, and we will touch on some of the steps and challenges to adopting widespread drone use in agriculture.

Scouting/Monitoring Plant Health

One of the uses for drone imagery that has already been rolled out with great success is for monitoring plant health. Drones equipped with special imaging equipment called Normalized Difference Vegetation Index (NDVI) use detailed color information to indicate plant health. This allows farmers to monitor crops



as they grow so any problems can be dealt with fast enough to save the plants.

Drones using 'regular' cameras are also used to monitor crop health. Many farmers already use satellite imagery to monitor crop growth, density, and coloration, but accessing satellite data is costly and not as effective in many cases as closer drone imaging. Because drones fly close to fields, cloud cover and poor light conditions matter less than when using satellite imaging.

Monitoring Field Conditions

Drone field monitoring is also being used to monitor the health of soil and field conditions. Drones can provide accurate field mapping including elevation information that allow growers to find any irregularities in the field. Having information on field elevation is useful in determining drainage patterns and wet/dry spots which allow for more efficient watering techniques. Some agricultural drone retailers and service providers also offer nitrogen level monitoring in soil using enhanced sensors. This allows for precise application of fertilizers, eliminating poor growing spots and improving soil health for years to come.

Planting & Seeding

One of the newer and less wide spread uses of drones in agriculture is for planting seeds. Automated drone seeders are mostly being used in forestry industries right now, but the potential for more widespread use is

on the horizon. Planting with drones means very hard to reach areas can be replanted without endangering workers.

Spray Application

Drone use to apply spray treatments is already widespread in south-east Asia, with South Korea using drones for their agriculture spraying. Drone sprayers are able to navigate very hard to reach areas, such as steep tea fields at high elevations. Drone sprayers save workers from having to navigate fields with backpack sprayers, which can be hazardous to their health. Drones sprayers delivery very fine spray applications that can be targeted to specific areas to maximize efficiency and save on chemical costs.

Security

Drone security is a fast growing industry apart from agriculture but is also extremely useful to farm management. Using drones to monitor the far reaches of a farm without having to get there saves valuable time and allows for more frequent monitoring of hard to reach areas. Drone cameras can provide an overview of farm operations throughout the day to ensure operations are running smoothly and to locate equipment being used. Security drones can be deployed to monitor fencing and perimeters of more valuable crops like cannabis instead of employing more security personnel. Drone cameras are also being used in exciting ways to protect farm animals by locating missing or injured herd animals in far off grazing areas. Monitoring remote areas, which used to take hours of walking, can now be completed in a few minutes.



Drone Pollination

Some of the newer uses for drone use in agriculture are still in testing and development. One of the most publicized uses is pollinating drone technology. Researchers in the Netherlands and Japan are developing small drones that are capable of pollinating plants without damaging them. The next step is to create autonomous pollinating drones that will work and monitor crop health without constant instruction from operators.

Drone AI

Another drone technology in development also involves machine learning. Improving Artificial Intelligence (AI) in drones is important to be able to make them more useful to smaller farmers in developing nations. Current drone technologies are more effective in monitoring well known crops like corn which are planted in large monoculture field patterns. Drone monitoring programs, as they stand, have a hard time recognizing areas with increased crop diversity, less well known produce, and grains which look similar throughout their growth stages and so are less effective in monitoring crop growth and health. More work is needed to be able to train AI systems to recognize less common crops and more diverse planting patterns.

Drone Irrigation

New research out of Australia is also creating exciting opportunities for drone use in agriculture.

As climate change increasingly affects drought conditions, creating more efficient irrigation solutions is vital. Using microwave sensing, drones are able to capture very accurate soil health information including moisture levels without the plants getting in the way. This means water can be distributed in a field in the most efficient way in an effort to conserve resources.

Conclusion

Drones have already vastly altered the agricultural industry and will continue to grow in the coming years. While drone use is becoming more useful to small farmers, there is still a ways to go before they become part of every farmer's equipment roster, particularly in developing nations. Regulations around drone use need to be made and revised in many countries and more research needs to be done on their effectiveness at certain tasks, such as pesticide application and spraying.

There are many ways drones can be useful to farmers but it is important to understand their limitations and functions before investing in expensive equipment.

Senior Manager
HO Priority Sector Department

बैंक के प्रधान कार्यालय में महिला दिवस का आयोजन



दिनांक 05.05.2023 को आंचलिक कार्यालय, भोपाल द्वारा प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी, श्री स्वरूप कुमार साहा, क्षेत्र महाप्रबंधक श्री प्रवीण कुमार मोंगिया की उपस्थिति में शाहक आउटरीच कार्यक्रम का आयोजन



आंचलिक कार्यालय, भोपाल के अधीन देवास शहर में नवीन शाखा का शुभारंभ



Account Aggregator Ecosystem – A Financial Data Sharing System



Vikas Singh

Introduction:

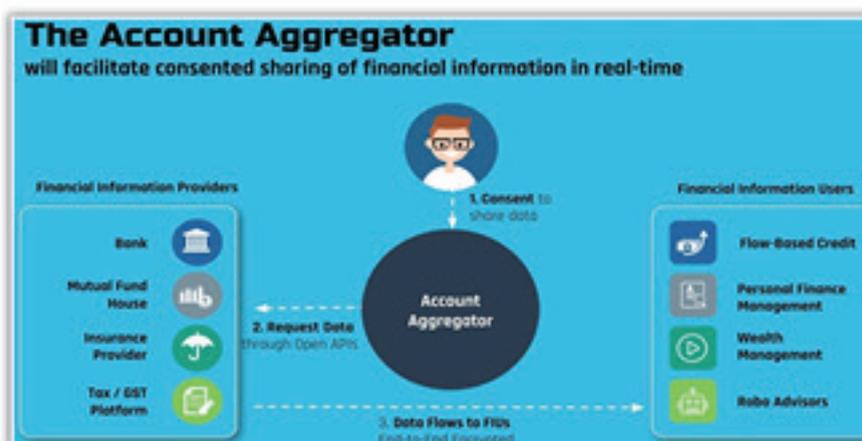
In September 2016, RBI issued master direction vide RBI/DNBR/2016-17/46 Master Direction DNBR.PD.009/03.10.119/2016-17 for creation of new entities called Account Aggregator (AA). Through this, RBI has kick started its approach to Open Banking in India by enabling intermediaries referred as Account Aggregator (AA). AAs will be responsible for the customers' consent management. These intermediaries are licensed as Non-Banking Financial Companies and allowed to consolidate financial information of a customer held with different financial entities, spread across financial sector regulators.

Definition:

The Account Aggregator (AA) framework facilitates sharing of financial information on a real-time basis between regulated entities. AAs are licensed by the Reserve Bank of India to enable the flow of data between Financial Information Providers (FIPs) and Financial Information Users (FIUs). The transfer of such information is based on an explicit consent of the customer and with appropriate agreements/ authorizations between the AA, the customer, and the financial information providers. Data cannot be stored by the aggregator or used by it for any other purpose. Explicit and robust data security and customer grievance redressal mechanism has been prescribed and the Account Aggregators are not permitted to undertake any other activity, primarily to protect the customers' interest.

The system has three primary constituents – the Account Aggregator (AA), the Financial Information User (FIU) and the Financial Information Provider (FIP).

I. **Account Aggregation** - is the service of collecting financial information of a customer in a consent framework and consolidating, organizing and presenting such information to the customer or any other financial information user who is authorized by the customer to receive the information.



II. **Account Aggregator** - AA acts as an intermediary between Financial Information Provider (FIP) and Financial Information User (FIU) which are entities registered with and regulated by any financial sector regulator. An AA is a new class of NBFC approved by the Reserve Bank of India to manage consent for financial data sharing of users. The AA came into being through an inter-regulatory decision by several regulatory bodies: the RBI, Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority (IRDAI), Pension Fund Regulatory and Development Authority (PFRDA) through Financial Stability and Development Council (FSDC).

III. **Financial Information Provider (FIP)** - means bank, banking company, non-banking financial company, asset Management Company, depository,

depository participant, insurance company, insurance repository, pension fund and such other entity as may be identified by the Reserve Bank of India from time to time.

IV. Financial Information User (FIU) - means an entity registered with and regulated by any financial sector regulator.

Benefits of the Account Aggregator Ecosystem:

- I. Consolidated dashboard:** The user can get an aggregate view of all his bank accounts in one place at a click of a button in the personal financial management use case. Not only that, the user will be spared of the effort of running around to collect banking documents to get loans or access other financial products.
- II. Single digital framework:** The Account Aggregator enable the user to share data easily with financial service providers such as lenders, or Portfolio Management Service / Wealth Services providers, by consolidating his/ her own data in one place and by providing a single digital framework to share it in real-time.
- III. User controlled data sharing:** Data will be shared only on user’s consent. Customer will have access to all consents given. All consent provided through AA are also designed to be revocable. If the individual revokes his consent for his personal or business data, the FIU needs to engage with the borrower offline to find a remedy. Thus, customer truly becomes the owner of his data.
- IV. Simplistic control:** The consent framework is very simple. The user will always know:
 - Whom is the data being shared with?
 - What is the purpose of sharing the data?
 - What is the frequency and duration of the consent? (i.e. One Time/Monthly/Quarterly/ etc.)
- V. Data security:** The framework will also reduce instances of misuse of account-related data shared

in physical form. The user can breathe easy as the data shared is encrypted and only decrypted at the receiver’s end. The FIUs will have to strictly adhere with Data Governance guidelines that are currently being framed to prevent misuse of data.

Account Aggregator Ecosystem in India:

- I.** RBI has granted in principal approval to 14 companies as on date to work as Account Aggregator with NBFC-AA license. Out of which 6 companies have started operating as AA and providing services in AA Ecosystem.
- II.** Account Aggregator replaces the long terms and conditions acceptance form with a granular, step by step permission and control for each use of consumer data.
- III.** AA framework is similar to Aadhaar e-KYC, CKYC or CIBIL. Aadhaar e-KYC and CKYC allow sharing of four ‘identity’ data fields for KYC purposes e.g. name, address, gender, etc. Credit bureau data shows loan history and/or a credit score. Similarly, The Account Aggregator network allows sharing of transaction data or bank statements from savings/ deposit/current accounts.
- IV.** The working of the system is fairly simple. In the AA app, users need to link their FIPs by which a user can share the data from that FIP with an FIU. Currently, only bank accounts can be linked. GST, mutual fund, insurance, NPS, Equities, Govt. Securities, bonds, debentures etc. are in process to be included in the AA Ecosystem.



Why Bank Should On-board to Account Aggregator (AA) Ecosystem:

To start with, Account Aggregator (AA) Ecosystem shall be used for bank account statement. Customer can use his/her account statement for various purpose such as loan, insurance, Mutual Fund, ETF, NPS etc.

As a Financial Information User (FIU), bank can use AA for the purpose of:

- Retail and MSME Loan Origination.
- Electronic access of financial position of prospective borrower.
- Improvement in speed and cost of onboarding.
- Loan Monitoring
- Real time access to updated financial position.
- Lower cost of operations.
- Improvement in access to credit and inclusion for customers.
- Better risk management.

As a Financial Information Provider (FIP), bank can use AA for the purpose of:

- Sharing of financial information as requested by customer.
- Lower cost of operations.
- Real time electronic access to updated financial position for customer.

Duties and Responsibilities of an Account Aggregator

- a) Account Aggregator shall provide services to a customer based on the customer's explicit consent.
- b) Account Aggregator shall ensure that the providing of services to a customer shall be backed by appropriate agreements/ authorisations between the Account Aggregator, the customer and the Financial Information Providers (FIP).
- c) Account Aggregator shall not support transactions in financial assets by customers.
- d) Account Aggregator shall ensure appropriate

mechanisms for proper customer identification.

- e) Account Aggregator shall not undertake any other business other than the business of account aggregator. Deployment of investible surplus by an Account Aggregator in instruments, not for trading, shall however be permitted.
- f) No financial information of the customer accessed by the Account Aggregator from the financial information providers shall reside with the Account Aggregator.
- g) Account Aggregator shall not use the services of a third party service provider for undertaking the business of account aggregation.
- h) User authentication credentials of customers relating to accounts with various financial information providers shall not be accessed by the Account Aggregator.
- i) Account Aggregator shall have a Citizen's Charter that explicitly guarantees protection of the rights of a customer. The Account Aggregator shall not part with any information that it may come to acquire from/ on behalf of a customer without the explicit consent of the customer.
- j) In the event of any difference in position of financial information in the statement generated by/from the Account Aggregator and the books of the Financial Information Provider, the position as reflected in the records of the Financial Information provider shall be considered as correct.

Consent Architecture:

- (a) No financial information of the customer shall be retrieved, shared or transferred by the Account Aggregator without the explicit consent of the customer.
- (b) An Account Aggregator shall perform the function of obtaining, submitting and managing the customer's consent in accordance with these directions.
- (c) The consent of the customer obtained by the Account Aggregator shall be a standardised consent which shall contain the following details, namely:-

Share

Swipe to S

- (i) identity of the customer and optional contact information;
- (ii) the nature of the financial information requested;
- (iii) purpose of collecting such information;
- (iv) the identity of the recipients of the information, if any;
- (v) URL or other address to which notification needs to be sent every time the consent is used to access information.
- (vi) Consent creation date, expiry date, identity and signature/ digital signature of the Account Aggregator; and
- (vii) any other attribute as may be prescribed by the Reserve Bank of India.

- (d) The consent can also be obtained in electronic form.
- (e) At the time of obtaining consent, the Account Aggregator shall inform the customer of all necessary attributes to be contained in the consent as per point 5 (c) above and the right of the customer to file complaints with relevant authorities in case of non-redressal of grievances.
- (f) An Account Aggregator shall also provide its customers a functionality to revoke consent to obtain information that is rendered accessible by a consent artefact, including the ability to revoke consent to obtain parts of such information.
Upon revocation, a fresh consent artefact shall be shared with the Financial Information provider.
- (g) An electronic consent shall be capable of being logged, audited and verified.



Rights of the customer

- a) An Account Aggregator shall enable the customer to access a record of the consents provided by him and the Financial Information users with whom the information has been shared.
- b) An Account Aggregator shall not use or access any customer information other than for performing the business of account aggregator explicitly requested by the customer.

Punjab & Sind Bank on-boarded to Account Aggregator Ecosystem on 31.07.2022 through NESL ASSET DATA LIMITED (NADL) for Financial Information Provider (FIP) and Financial Information User (FIU). Later on, Bank on-boarded all operational AAs namely:

- (a) CAMS FinServ,
- (b) Cookiejar Technologies Private Limited (Finvu),
- (c) FinSec AA Solutions Private Limited (OneMoney) and
- (d) Perfios AA Services Pvt. Ltd (Anumati).
- (e) Yodlee Finsoft Private Ltd.

As on date, all of the country's major public sector banks (PSBs) and private sector banks have joined the platform to strengthen the account aggregator (AA) ecosystem, adding more than one billion accounts to the AA framework. The framework is set to revolutionize the Indian Fintech ecosystem and hosts immense benefits for the industry.

With the seamless flow of data between financial institutions and service providers there is no doubt that the AA framework will have a profound impact on the Indian fintech landscape. It has the potential to transform the way customers interact with financial services and make India a world leader in digital banking. The launch of the Account Aggregator framework is a major step forward for the Indian Fintech industry and is sure to bring about a revolution in the way financial services are provided in India.

Chief Manager
HO Planning & Development Department

Important circulars issued by different department

Circular No.	Dated	Subject	
Accounts and Audit Department			
1	1135/2022-23	24.03.2023	Master Circular On annual Closing 2022-23
2	1133/2022-23	24.03.2023	Closing Of Trading Window in terms of Punjab & Sind Bank Code of conduct to regulate, Monitor, Reporting trading By insiders
HO Central Pension Processing Cell			
1	1053/2022-23	24.02.2023	Introduction Of "PSB Pension Sanrakshan Yojna" for Central and State Government Pensioners of the Bank and campaign to open new pension accounts from 1st March-30th April 2023
HO Foreign Exchange Department			
1	1159/2022-23	31.03.2023	Interest Rate on Foreign currency (Non Resident) A/c Bank Scheme-FCNR(B)
2	1055/2022-23	28.02.2023	Change of Notional Rates for Foreign Currency Accounts
3	1052/2022-23	27.02.2023	Fully Accessible Route' for investment by Non Resident in Government Securities
4	978/2022-23	31.01.2023	Change of Notional Rates for Foreign Currency Accounts
HO Fraud Monitoring Department			
1	1149/2022-23	29.03.2023	Case of Frouds/Attempted Frouds/Third Party Entities Involved in Frouds (Sharing of information)
2	1148/2022-23	29.03.2023	Compliance of regulatory guidelines in timely reporting of frouds to avoid penalty
3	963/2022-23	27.02.2023	Case of Frouds/Attempted Frouds/Third Party Entities Involved in Frouds (Sharing of information)
HO General Administration Department			
1	1160/2022-23	31.03.2023	Change of Address of Adda Hosiarpur(J0421)Branch
2	1114/2022-23	20.03.2023	Change of Address of Kashipur(K1019), Ujain(U0896) and Chhapianwali(M0922)Branch
3	1058/2022-23	01.03.2023	Change of Address of Kairon(K0128)Branch
4	961/2022-23	25.01.2023	Change of Address of Kareilly(K0674)Branch
5	900/2022-23	04.01.2023	Change of Address of Bagha(B0066)Branch
HO Human Resources Development Department			
1	1162/2022-23	31.03.2023	Promotion from Officers (JMGS-I) to Manager (MMGS-II)
2	1157/2022-23	31.03.2023	Promotion from DY. Manager (SMGS-VI) to General Manager SMMGS-VII)
3	1156/2022-23	31.03.2023	Promotion from Asst. Manager (SMGS-V) toDY. Manager (SMGS-VI))
4	1155/2022-23	31.03.2023	Promotion from Chief Manager (SMGS-IV) toAsst. Manager (SMGS-V)
5	1154/2022-23	31.03.2023	Promotion from Senior Manager (MMGS-III) to Chief Manager (SMGS-IV)
6	1153/2022-23	31.03.2023	Promotion from Manager (MMGS-III) to Senior Manager (SMGS-III)
7	1001/2022-23	08.02.2023	SEXUAL HARASSMENT OF WOMEN AT WORKPLACE (PREVENTION, PROHIBITION AND REDRESAL) ACT, 2013
8	1000/2022-23	08.02.2023	INCENTIVIZATION OF CAPACITY BUILDING COURSES
9	999/2022-23	07.02.2023	SABBATICAL LEAVE SCHEME FOR THE WOMEN EMPLOYEES OF PUNJAB AND SIND BANK
10	998/2022-23	07.02.2023	GUIDELINES FOR PROFESSIONAL DRESS CODE FOR EMPLOYEES OF THE BANK
11	959/2022-23	24.01.2023	POLICY FOR OFFICIATING OF OFFICERS TO A HIGHER POST
12	955/2022-23	24.01.2023	TRANSFER POLICY FOR OFFICERS
13	954/2022-23	24.01.2023	MASTER CIRCULAR- Policy of Leased Accommodation provided by the Bank to the eligible officers in terms of Regulation 22 & 25 of Punjab & Sind Bank (Officers) Service Regulations -1982
14	953/2022-23	24.01.2023	EDUCATION LOANS TO THE WARDS OF STAFF MEMBERS
15	944/2022-23	24.01.2023	PUNJAB & SIND BANK OFFICER'S PROMOTION POLICY
HO Inspection Department			
1	1091/2022-23	2/28/2023	Zero tolerance area identified by the Bank
2	896/2022-23	2/28/2023	SOP (Operational procedure for monitoring and closure of OMU alerts)
HO Law And Recovery Department			
1	1039/2022-23	2/22/2023	Exercise Due Care and Diligence While Issuing Recovery Certificate to the Revenue Authorities

of Head Office from 01/01/2023 to 31/03/2023

Circular No.	Dated	Subject
1011/2022-23	2/9/2023	RECOVERIES UNDER THE SARFAESI ACT WITH RESPECT TO THE SECURED ASSETS WOULD PREVAIL OVER THE RECOVERIES UNDER THE MSMED ACT TO RECOVER THE AMOUNT UNDER THE AWARD / DECREE PASSED BY THE FACILITATION COUNCIL
979/2022-2023	2/1/2023	MANDATORY DEPOSIT OF AMOUNT BY BORROWER UNDER SECTION 18 OF SARFAESI ACT, 2002
879/2022-23	1/3/2023	Extension of PSB Rin Mukti: Special Scheme for One Time Settlement of NPA (Doubtful 2, Doubtful 3, Loss including TWO accounts) with Book Outstanding upto Rs.5.00 Crores
829/2022-23	1/2/2023	Result of zones & branches in the campaign "PSB SAVIOURS"
HO Law And Recovery Department		
1060/2022-23	01.03.2023	Observance of Life & General Insurance Campaign "PSB SUPER STAR"
931/2022-2023	18.02.2023	Observance of Life & General Insurance Campaign "PSB SUPER STAR"
HO Law And Recovery Department		
1144/2022-23	28.03.2023	OPENING OF NEW BRANCHES
1130/2022-23	23.03.2023	SOP to handle Closure or Premature Closure of Term Deposit accounts in CBS through FDCLSR menu
1111/2022-23	20.03.2023	Opening of New Branches
1073/2022-23	07.03.2023	Revision of Rate of Interest being offered under Deposit Schemes.
1072/2022-23	07.03.2023	Revision of Rate of Interest for Special FD Product "PSB UTKARSH-222 DAYS"
1063/2022-23	04.03.2023	Opening of New Branches
1034/2022-23	20.02.2023	Special Fixed Deposit Product " PSB-Utkarsh 222 Days"
1017/2022-23	13.02.2023	Change in Category of Branch
975/2022-23	31.01.2023	PSB DEPOSIT OUTREACH PROGRAM FOR CASA DEPOSIT (01.02.2023 to 28.02.2023)
HO Priority Sector Advances Department		
1151/2022-23	30.03.2023	Clarification regarding Group Projects under Agri Clinic and Agri Business Centre Scheme (ACABC)
1117/2022-23	20.03.2023	CIBIL Triggers for Existing to Bank borrowers seeking credit facilities from other Banks/NBFCs
1106/2022-23	18.03.2023	PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) 2.0- Modifications
1101/2022-23	16.03.2023	PSB Agriculture Infrastructure Fund (PSB AIF) – New Scheme Codes
1097/2022-23	15.03.2023	PSB Scheme for Financing Compressed Bio Gas Plants under Sustainable Alternative towards Affordable Transportation (SATAT)
1087/2022-23	13.03.2023	DIGITAL LENDING PLATFORM FOR RETAIL, KCC (FRESH & RENEWAL), MSME & MUDRA LOANS
1037/2022-23	27.02.2023	Agricultural Marketing Infrastructure (AMI) Sub-scheme of ISAM – Extension of time period for claim submission
942/2022-2023	20.01.2023	PSB Trade Receivables Discounting System (TReDS) Policy 2022-23
HO Reconciliation Department		
1105/2022-23	17.03.2023	Forthcoming General Elections to Legislative Assembly of Karnataka- SOP on Transportation of clean and genuine cash by Banks
997/2022-23	06.02.2023	Forthcoming General Elections to Legislative Assemblies of Meghalaya, Nagaland and Tripura - SOP on Transportation of clean and genuine cash by banks
HO Retail Lending Department		
1093/2022-23	14.03.2023	Introduction of average CIBIL concept for all loans where pricing is linked with CIBIL Credit Vision Score
1092/2022-23	14.03.2023	Amendment in ROI structure of Vehicle Loan for non individual borrowers
1035/2022-23	21.02.2023	Engagement of Corporate/Digital DSA- PAISA BAZAAR MARKETING & CONSULTING PRIVATE LIMITED (PMCPPL)
929/2022-2023	18.01.2023	Engagement of Corporate DSA- RULOANs Distribution Services Pvt Ltd
HO Digital Banking Department		
1128/2022-23	23.03.2023	Introduction of PSB UnIC Complaint Managent System
1054/2022-23	24.02.2023	Improvements made in PSB UnIC Biz (Proprietor), PSB UnIC Biz (Corporate) & PSB UnIC Admin Portal

Digital Payment Camps on Digital Payment Utsav.



MILLETS: INTERNATIONAL YEAR OF MILLETS 2023



Tanay Verma

International Year of Millets and Sustainable Development Goals:

- IYM 2023 aims to contribute to the UN 2030 Agenda for Sustainable Development, particularly SDG 2 (Zero Hunger), SDG 3 (Good health and well-being), SDG 8 (Decent work and economic growth), SDG 12 (Responsible consumption and production), SDG 13 (Climate action) and SDG 15 (Life on land).
- The sustainable cultivation of millets can support climate-resilient agriculture SDG 13 (Climate Action) and SDG 15 (Life on Land)
 - Millets are often referred to as climate-resilient crops because they can grow on arid lands with minimal inputs and maintenance, are tolerant or resistant to diseases and pests and are more resilient to climate shocks than other cereals.
 - Expanding the production of millets can support the transformation to more efficient, inclusive, resilient and sustainable agrifood systems for better production, better nutrition, a better environment and a better life.
- The sustainable production of millets can fight hunger and contribute to food security and nutrition SDG 2 (End Hunger)
 - Millets are very often the only crops that can be harvested in the dry season in arid areas with poor fertile soils therefore contributing to the food security and nutrition of vulnerable populations and reducing further soil degradation and helping support biodiversity and sustainable land restoration.
- Millets can be an important part of a healthy diet SDG 3 (Good Health and Well-Being)
 - Millets are good sources of minerals, dietary fibre, antioxidants and protein. With a low glycaemic index, they are a good option for people with high-blood sugar.
 - Dietary fibre has a role in regulating bowel function, blood sugar and lipids, and satiation.
 - Millets are also gluten-free and an excellent and cost-effective source of iron for iron-deficient diets.
- Greater consumption of millets can offer opportunities to smallholder farmers to improve their livelihoods SDG 8 (Decent Work and Economic Growth).
 - By promoting millets and regaining market opportunities, additional sources of revenue can be created boosting economic growth.
- Greater trade in millets can improve the diversity of the global food system SDG 8 (Decent Work and Economic Growth) and SDG 12 (Sustainable Consumption and Production)
 - Millets, including sorghum, account for less than 3% of the global grains trade. With the need to improve the resilience of global trade and its ability to respond to sudden changes in the foodgrain market, millets are a valuable option to increase output diversity and mitigate risks related to production shocks.

Millets in India – Historical Evidence

- Kalidasa, in his 'Abhijnana Shakuntalam', has sage Kanva pouring foxtail millet while bidding farewell to Shakuntala in Dushyant's court, which indicates the auspicious nature attributed to this millet.



- There is mention of millets in Yajur Veda's verses.
- Sushruta in his Samhita classified cereals as dhanya varga, khudhanya varga and samidhanya varga where khudhanya varga included various millets.
- Kannada poet Kanakdasa personified ragi as the weaker sections of society through his metaphoric creation 'Rarnacilaanya Charitre', which showed its conflict with the 'mighty' rice and gave a powerful social message.
- Kautilya's Arthashastra has a mention of various millets and their various properties when soaked or boiled.
- Ain-i-Akbari, written by Abul Fazl, records millets and their cultivating regions.

What are Millets?

- Millets are coarse grains and a repository of protein, fibre, vitamins and minerals.
- They include jowar (sorghum), ragi (finger millet), korra (foxtail millet), arke (kodo millet), sama (little millet), bajra (pearl millet), chena/barr (proso millet) and sanwa (barnyard millet).
- Millets were one of the oldest foods known to humans. But they were discarded in favour of wheat and rice with urbanization and industrialization
- India is their largest global producer, with a 41% market share, and a compound annual growth rate of 4.5% is projected for the global millet market in the coming decade.

What are the advantages with Millets?

A) Climate Resilience:

- Being hardy crops, they can withstand extreme temperatures, floods and droughts.
- They also help mitigate the effects of climate change through their low carbon footprint of 3,218-kg CO₂ equivalent per hectare, as compared to wheat and rice, with 3,968kg and 3,401kg, respectively, on the same measure.

B) Restoration of ecosystems and sustainability:

- Land degradation has been a major problem in India, causing massive economic losses year after

year. Drought-tolerant crops, like millets, with low dependence on chemical inputs would put far less pressure on ecosystems.

- The inter-cropping of millets with other crops is especially beneficial because the fibrous roots of millet plants help in improving soil quality, keep water run-off in check and aid soil conservation in erosion-prone areas, thereby restoring natural ecosystems.

C) Biofuel and Ethanol Blending:

- In June 2021, government set a target of achieving 20% ethanol blending with petrol by 2025.
- Most bio-ethanol in India is produced using sugar molasses and maize.
- However, a study conducted among farmers in Madhya Pradesh showed that bio-ethanol can be created using sorghum (jowar) and pearl millet (bajra), and that this fuel could bring down carbon emissions by about half.
- Estimates also suggest that millets can deliver greater returns than maize, while using 40% less energy in processing. Millets also offer a significant cost advantage over maize as a feedstock for bio-ethanol production.

D) A cultural connection:

- The cultivation of millets is deep-rooted in Indian culture.
- Organizations like Deccan Development Society have formed women's collectives in Telangana and are promoting millets through a culture-centric approach.
- Such crop sensitization has filtered into urban settings too. In 2018, the #LetsMilletCampaign in Bengaluru saw the use of millets in dishes such as risotto and pizza by restaurateurs.

Where does India stand in Millet production?

- India is the largest producer of millet in the world with a share of 41% in 2020, as per FAO. Nine types are grown as kharif crops in over 20 States in the country.
- Major millets include finger millet (ragi or mandua), pearl millet (bajra) and sorghum (jowar) and minor

milletts include foxtail millet (kangani or kakun), barnyard millet (sawa or sanwa, jhangora), little millet (kutki), kodo millet (kodon), proso millet (cheena) and browntop millet.

- Rajasthan, Karnataka, Maharashtra and Andhra Pradesh are leading producers.
- Though productivity has increased over the years, the area under cultivation of milletts declined, especially after the Green Revolution, with a policy thrust on other grains
- This gradually impacted the expansion of milletts production in the country. In 2019, India accounted for 80% of the total production of these grains in Asia and 20% globally — around 170 lakh tonnes from 138 lakh hectares of land, providing yield per hectare greater than the global average.
- India is also among the top five exporters— India exported milletts worth \$64.28 million in 2021-22 and \$59.75 million in 2020-21.
- Classification of milletts –
 - Major Milletts – Finger Millet (Ragi/ Mandua), Pearl Millet (Bajra), Sorghum (Jowar).
 - Minor Milletts – Foxtail Millet (Kangani/Kakun), Kodo Millet, Proso Millet (Cheena), Barnyard Millet (Sanwa/Sawa/Jhangora), Little Millet (Kutki).
 - Pseudo Milletts – Amaranth (Chaulai), Buckwheat (Kuttu).
- Rajasthan, Karnataka, Maharashtra, Uttar Pradesh and Haryana are the top five millet producing states in India.

New invention:

- The Indian Agricultural Research Institute (IARI) has bred Pusa-1201, a hybrid bajra.
- It gives an average grain yield of over 2.8 tonnes and potential of 4.5 tonnes per hectare.
- It matures in 78-80 days and is resistant to downy mildew and blast, both deadly fungal diseases.
- The grains have 13-14% protein, 55 mg/ kg iron (normal level is 50 mg/ kg) and 48 mg/ kg zinc (normal: 35 mg/ kg).

Other concerns include

- Unavailability of good quality seeds
- Restricted cultivation o Low shelf life of grains
- Lack of research
- Absence of machinery for processing
- Market gaps
- Lack of Consumer awareness

Suggestion measures:

- Promoting Use of milletts: The nutritional traits, similar to bajra, are present in other milletts too: jowar (sorghum), ragi (finger millet), Kodo (Kodo millet), kutki (little millet), kakun (foxtail millet), sanwa (barnyard millet), cheena (proso millet), kuttu (buckwheat) and chaulai (amaranth). Their use should also be increased. Besides midday meals, milletts could be served in the form of ready-to-eat foods such as cookies, laddu, murukku, nutrition bars, and extruded snacks (think healthier versions of Maggi, Kurkure, or Cheetos).
- Huge market base for milletts: India, according to the latest official data for 2021-22, has 26.52 crore children enrolled in 14.89 lakh schools from the pre-primary to higher secondary levels. In addition, 71 crore children and 1.80 crore pregnant and lactating women are being provided supplementary nutrition in 13.91 lakh Anganwadis care centres. Given the dire need to alleviate micronutrient malnutrition — especially iron and zinc deficiency that are major causes of anaemia and stunting respectively, while also contributing to impaired cognitive performance and vulnerability to diarrhoea — milletts could be made a staple part of children's diets
- One bajra meal each day in Government Schemes: Every schoolchild and Anganwadis beneficiary can be served one daily hot meal based on locally-sourced bajra, jowar, ragi, Kodo, or kutki, along with a 150-ml glass of milk and one egg. It will help combat hidden hunger, besides giving a boost to crop diversification by creating demand for millions of small millet, dairy and poultry farmers.
- The Centre has two existing schemes — Pradhan Mantri Poshan Shakti Nirman and Saksham Anganwadi and Poshan 2.0 — with a combined budget of ₹ 30,496.82 crore in 2022-23. These can be better leveraged by making them more milletts-focused.

- Government's funding: The Centre could fund any state willing to procure millets specific to their region exclusively for distribution through schools and Anganwadis.
 - Odisha already has a dedicated millet mission that undertook procurement of 32,302 tonnes worth ₹ 109.08 crore, mainly of ragi, in 2021-22.
 - Rajasthan, Uttar Pradesh, and Haryana might want to do the same in bajra, just as Maharashtra may for jowar, Karnataka for ragi and Madhya Pradesh for Kodo/ kutki.
- Combined funding: A combination of central funding with decentralised procurement linked to nutrition goals — specifically the eradication of hidden hunger among school-age children — can do for millets what the Food Corporation of India achieved with rice and wheat.
- The Union government in 2022 announced the "Millet Challenge" for startups, with a seed grant of ₹ 1 crore each to three winners to design and develop innovative solutions for and across the millet's value chain.
- Many states have included Millet in the National Nutrition Mission and Mid-Day Meal Scheme. Many startups are contributing towards the millets.
- The Government is also enabling startups for the export promotion of value-added products like noodles, pasta, breakfast-cereal mix, biscuits, cookies, snacks, and sweets in the Ready to Eat (RTE) and Ready to Serve (RTS) categories. Therefore, it is evident that there is a need to
 - Promote the production of more millets by providing price support to farmers as there's not only a social dimension but also a nutritional and environmental aspect associated with these cereals.
 - Developing a decentralised model of processing capabilities so that the growers stand to benefit at a community level and in the growing regions. Thus, Promoting millets could help governments save expenditure on health and nutrition. Millets in Diet
 - Millets are extremely nutritious and good for health and they also need less water and can stored for years, as they have a long shelf life. Millets make for a perfect healthy meal. They are loaded with high amount of starch and proteins, which can be beneficial, if added to the daily diet.
- These little grains are a powerhouse of nutrition, which help in improving heart health and can effectively reduce coronary blockage. It is enriched with the goodness of magnesium, which can effectively reduce blood pressure and risk of stroke and heart attacks.
- Millets are a rich source of magnesium, which help in stimulating the level of insulin, thereby increasing the efficiency of glucose receptors in the body, which further helps in maintaining a healthy balance of sugar level in the body. • Rich in fibre, millets make for a healthy cereal, which can help in digestion and can relieve bowel issues.
- Millets are loaded with the components such as curcumin, ellagic acid, Quercetin and catechins, which further help in removing foreign agents and free radicals and balance the enzymatic reactions in the body. These can naturally detoxify the blood.
- Niacin, vitamin B3- a micronutrient found in millets is useful for proper metabolism, nervous system functioning and keeps the digestive system healthy. It is an essential nutrient – means that it cannot be synthesised by the body and is obtained from food which we eat.
- The nutrients like magnesium, zinc and fibre present in millets makes it excellent food for diabetic and PCOD patients.
- Folic acid present in millets aid in iron assimilation, is good for skin health and also fertility. Image Source: Yojana Impact of Millets on Diabetes Mellitus & Heart Disorders:
- Millet is an excellent source of leucine, slowly digesting carbohydrates (and minerals), blunting the otherwise sudden increase in postprandial glucose level, thus making it a nutritious food for diabetes.
- Millets enriched in niacin reduce Low-density lipoprotein (LDL) and triglyceride levels and correct lipoprotein abnormalities. Furthermore, millets retard the absorption of dietary cholesterol.
- Thus, millets-rich foods are suggested as one of the means to reduce the risk of heart disorders.

Impact of Millets on Cancer:

- Millet grains include phenolic components such as phenolic acids, flavonoids, and tannins, making them anti-nutrients that lower the incidence of colon and breast cancer in animals.
- An in-vivo study found that adding foxtail millet to one's diet promotes the activation of the gut

receptor, which in turn aids in the treatment of colon cancer linked to colitis. As a result of the study, it was discovered that millet-based diets aided in suppressing the STAT-3 signalling pathway.

- In cancer cells, unregulated cell proliferation, angiogenesis, and apoptosis evasion are all crucially influenced by the STAT transcription factor family.

Impact of Millets on Brain Disorders:

- Several studies have shown that excess fat consumption in the human diet can not only increase risk of heart diseases but recent epidemiological research has revealed that dementia risk is also increased by a high-fat, high-calorie diet.
- Due to the fact that an 1-IFD has been shown to generate oxidative brain dysfunction may result from stress in the brain. Additionally, oxidative stress is reportedly a catalyst and aggravating factor for neurodegenerative conditions like Addison's disease (AD).
- Increased oxidative stress also stimulates

proinflammatory factor production, which results in inflammation in the brain, which can cause dementia. Millets consumption during Pregnancy

- The millet-based supplementary food products are very nutritious for pregnant women and lactating mothers. Millet milk malt is prepared from the flour of various millets, jaggery and milk powder. Ragi cutlets are prepared from Ragi (Finger millets) flour which is a rich source of protein, iron, calcium, phosphorus, and dietary fibres.
- One of the many nutrient-rich grains for pregnant women is Pearl millets known as Bajra. It is an excellent source of iron which helps in improving haemoglobin levels in pregnant and lactating mothers. It is also rich in dietary fibres, antioxidants, zinc, magnesium, copper and Vitamin.
- Studies show that millet-based foods contribute to improving the Body Mass Index (BMI) in pregnant women and lactating mothers.
- Lactating mothers are also advised to consume Ragi to increase the production of breast milk.
- Kodo millets are highly nutritious. They are gluten-free, easy to digest, and rich in phytochemical constituents, antioxidants and dietary fibre.

Senior Manager
HO HRD Training Cell

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On G20 ACWG (Anti-Corruption Working Group) event, Our Bank has conducted essay writing, poster making competition amongst the student of different schools



बैंक हाउस जर्नल 'नवोदय' पत्रिका के दिसंबर 2022 अंक का विमोचन



Powering **Growth** in **Agriculture Sector**



Kanchan Singh



Agriculture is the mainstay of the Indian economy contributing nearly 15 percent to the national GDP as it provides livelihood to around two-thirds of the total working population in the country

- Further, agriculture is the primary source of raw materials for some of the major industries such as textile, sugar, food, pharma (mainly Ayurveda) and new age health and fitness products.
- Recently, agriculture has jumped to the 7th position as net exporter, across the globe.

Energy Demand

Agriculture also demands high energy inputs in many of its activities, mainly irrigation. According to estimates, agriculture consumes nearly 20 per cent of the electricity consumed at national level.

- Farmers have installed around nine million diesel pump sets to harvest groundwater for irrigation purposes.
- Energy consumption at this high level has raised concern in view of India's commitment to reduce the carbon intensity by less than 40 per cent by 2030 (COP-26).

- Recently, the Government has set a target to make the agriculture sector diesel free by 2024.
- Renewable energy (RE) has emerged as the most viable and sustainable option to address environmental concerns and meet the targets as envisaged by the Government of India.
- RE also promises to increase the income of farmers and save precious natural resources, mainly water.
- A series of steps to empower farmers with RE systems to make them energy self-sufficient, particularly in irrigating their fields.
 - Various sources of renewable energy such as solar, wind, small hydro, biomass and agricultural wastes are being deployed in rural settings for agricultural purposes.
 - Facilitates related research, design, development and manufacture.
 - At state level, a network of Renewable Energy Development Agencies actively cooperate and co-ordinate with MNRE to connect with various stakeholders, primarily farmers.
 - First bio-energy plant of a private company in Sangrur district of Punjab - It will produce Compressed Bio Gas (CBG) from paddy straw, thus converting agricultural waste into wealth.

Bioenergy

- Bioenergy is renewable energy made available from organic materials derived from biological sources. It is the energy derived from biomass such as bagasse, cotton stalk, coconut shell and wood, plants, etc.

Compressed Bio Gas (CBG):

- Bio-gas is produced naturally through process of anaerobic decomposition from waste and bio-mass sources like agriculture residue, cattle dung, municipal solid waste, sugarcane press mud, sewage treatment plant (STP) waste, etc.
- It is called CBG after biogas is purified and compressed, which has pure methane content of over 95%. CBG is exactly similar to commercially available natural gas in its composition and energy potential. Its calorific value and other properties are similar to CNG.

The need for CBG:

- It has become common practice among farmers in Punjab, Haryana and western Uttar Pradesh to dispose of paddy stubble and the biomass by setting it on fire to prepare fields for the next crop, which has to be sown in a window of three to four weeks. The resultant clouds of smoke engulf the entire National Capital Territory (NCT) of Delhi and neighbouring States for several weeks between October to December. This plays havoc with the 2023 environment and affects human and livestock health.
- The Capital's air quality index (AQI) deteriorated slightly and continued to be in the "poor" category on Tuesday, according to the Central Pollution Control Board (CPCB) data of October 2022.
- Meanwhile, recently the Delhi government started spraying Pusa bio-decomposer solution in paddy fields in the city to reduce stubble burning. Commission for Air Quality Management in NCR and Adjoining Areas (CAQM) recently announced an immediate ban on all construction and demolition activity unregistered with the authority.

Some measures:

- The Government of India has put in place several measures and spent a lot of money in tackling the problem. The Commission for Air Quality Management in National Capital Region and Adjoining Areas (CAQM) had developed



a framework and action plan for the effective prevention and control of stubble burning. The framework/action plan includes:

- **in-situ management:** incorporation of paddy straw and stubble in the soil using heavily subsidised machinery (supported by crop residue management (CRM) Scheme of the Ministry of Agriculture and Farmers Welfare).
- **Ex-situ management,** i.e., CRM efforts include the use of paddy straw for biomass power projects and co-firing in thermal power plants, and as feedstock for 2G ethanol plants, feed stock in CBG plants, fuel in industrial boilers, waste-to-energy (WTE) plants, and in packaging materials, etc.
- Additionally, measures are in place to ban stubble burning, to monitor and enforce this, and initiating awareness generation. Despite these efforts, farm fires continued unabated.

A project in place Ex-situ uses of rice straw:

- In its search for a workable solution, NITI Aayog approached FAO India in 2019 to explore converting paddy straw and stubble into energy and identify possible ex-situ uses of rice straw to complement the in-situ programme.
- The results suggest that to mobilise 30% of the rice straw produced in Punjab, an investment of around ₹2,201 crore would be needed to collect, transport and store it within a 20-day period. This would reduce greenhouse gas (GHG) emissions by about 9.7 million tonnes of CO₂ equivalent and around 66,000 tonnes of PM_{2.5}.

Pellets:

- A techno-economic assessment of energy technologies suggested that rice straw can be cost-effective for producing CBG and pellets. Pellets can be used in thermal power plants as a substitute of coal and CBG as a transport fuel.
- Union Environment Ministry recently announced a ₹50 crore scheme to incentivise industrialists and entrepreneurs to set up paddy straw palletisation and torrefaction plants.
 - o Paddy straw made into pellets or torrefied can be mixed along with coal in thermal power plants.
 - o This saves coal as well as reduces carbon emissions that would otherwise have been emitted were the straw burnt in the fields, as is the regular practice of most farmers in Punjab and Haryana.

SATAT Scheme

- With 30% of the rice straw produced in Punjab, a 5% CBG production target set by the Government of India scheme, “Sustainable Alternative Towards Affordable Transportation (SATAT)” can be met.

SATAT has following four objectives:

- Utilising more than 62 million metric tonnes of waste generated every year in India.
- Cutting down import dependence, 2023
- Supplementing job creation in the country.
- Reducing vehicular emissions and pollution from burning of agricultural / organic waste.
- From paddy stubble, CBG valued at ₹46 per kg as per the SATAT scheme will be produced. Paddy straw from one acre of crop can yield energy output (CBG) worth more than ₹17,000 — an addition of more than 30% to the main output of grain. This initiative is an ideal example of a ‘wealth from waste’ approach and circular economy.

GOBARdhan (Galvanising Organic Bio-Agro Resources Dhan) scheme

- Government of India has launched a dedicated GOBARdhan (Galvanising Organic Bio-Agro Resources Dhan) scheme (Swachh Bharat Mission

Grameen Phase-2) with twin objectives – to make the villages clean and generate clean power from organic wastes.

- The scheme also aims to increase income of farmers by converting biodegradable waste into compressed biogas (CBG).
- Technical and financial assistance under the scheme is attracting entrepreneurs for establishing community based CBG plants in rural areas.
- CBG is a purified form of biogas (98 per cent purity of methane content) which makes it suitable for use as green and clean fuel for transportation or filling in cylinders at high pressure (250 bar). Scheme is also promoting rural employment and income generation opportunities for rural youth and others.

- Recently, Asia’s largest CBG plant was inaugurated at Sangrur, Punjab with an FD/ investment of Rs. 220 crores.
- CBG plant offers a much needed substitute for burning crop stubbles which is a serious environmental and health issue.
 - o It is claimed that this plant will reduce the burning of stubble on 40,000-45,000 acres of fields, resulting in an annual reduction of 150,000 tonnes of carbon dioxide emissions. This will help India meet its CoP-26 climate change targets of reducing carbon emissions.

2. Biomass

- Biomass materials used for power generation primarily include bagasse, rice husk, straw, crop waste and agricultural residues.
- MNRE has been implementing biomass power/ cogeneration programs since the midnineties.
- Over 800 biomass power and bagasse/ non-bagasse cogeneration projects aggregating to over 10,206 Mega Watt capacity have been so far installed in the country with central financial assistance from Government of India.
- Power from biomass is generated by installing

biomass gasifiers in proximity to the source of raw materials to reduce costs.

- Irrigation pumps powered by rice-husk electricity are cheaper, long lasting and more ecofriendly than diesel powered pumps. Irrigation facility at low cost allows farmers to increase crop intensity and also improves crop yield.

Solar Energy

- Addressing the energy concerns in the agriculture sector, a large number of solar devices/ equipment have been developed and deployed that include solar water pumps, solar dryers, solar dusters etc.
- The PM-KUSUM scheme is one of the largest initiatives of the world to provide clean energy to more than 35 lakh farmers and also enhance their income. The scheme is being implemented through its three components with specific objectives:
 - In addition to day time reliable power and increase in farmer's income, the scheme also has direct employment generation potential for skilled and non-skilled work force. According to estimates, each solar installation creates approximately 24.50 2023 job years per MW.
 - PM-KUSUM will help reduce subsidies required from states for electricity supply to agriculture.
 - It will also help boost domestic solar manufacturing mainly to make solar cells and solar modules for which we still depend on imports.
 - The scheme will lead to an annual reduction of 1.38 billion litres in diesel consumption per year, thus, reducing the import bill on account of petroleum products.
 - The scheme will also lead to reducing carbon emissions by as much as 32 million tonnes per annum.

A few concerns

- Due to the immense potential and scope of renewable energy in the agriculture sector, the Government is focusing on decentralized RE systems and products.



- RE based decentralized and distributed applications have benefitted millions of farmers in villages by meeting their energy needs in an environment friendly manner.

The Way forward:

- There are several other benefits of adopting CBG for a renewable energy revolution:
 - The slurry or fermented organic manure from the plant (CBG) will be useful as compost to replenish soils heavily depleted of organic matter, and reduce dependence on chemical fertilizers.
 - The plant will also provide employment opportunities to rural youth in the large value chain, from paddy harvest, collection, baling, transport and handling of biomass and in the CBG plant.
- Every year, about 27 million tonne of paddy straw is generated in Punjab and Haryana. About a third of this straw is from non-basmati rice, which cannot be fed to cattle as fodder because of its high silica content. This is usually burnt which adds to the air pollution crisis in Delhi NCR and adjoining areas. So, converting it into CBG is the last resort.

From the point of view of environmental benefits, renewable energy, value addition to the economy, farmers' income and sustainability, this initiative is a win-win situation. It is replicable and scalable across the country and can boost the rural economy.

Manager

HO Compliance Department

पूर्वी उत्तरप्रदेश के ग्रामीण जनता का जीवन दर्शन



प्रमोद कुमार

हमारे देश की लगभग 70% जनता ग्रामीण अंचल में निवास करती है। उन्हीं ग्रामीण अंचलों में पूर्वांचल के भी बहुत अनगिनत गांव आते हैं जहां लोग ग्रामीण अंचल में निवास करते हैं। यहां के लोगों की जीविका मुख्य रूप से कृषि पर आधारित होती है। कृषि के अलावा पशु पालन, मजदूरी करना इनके मुख्य आजीविका के साधन हैं। आज के दौर में सब्जी उगाना, उन्हें बाजार में बेचना भी कुछ हद तक शुरू किया है पर बहुत ही कम ऐसे लोग हैं जो यह का करोबार करते हैं।

पूर्वांचल की सबसे बड़ी समस्या है किसी बड़े बाजार व मंडी का न होना जिसके कारण यहां के किसानों को भारी नुकसान उठाना पड़ता है। किसान मजदूरी में अपनी फसल को मामूली दाम पर बेचने को मजबूर होते हैं। बड़े-बड़े शहरों से व्यापारी अपने खरीदे हुए सामानों को ले जाने के साधनों के साथ आते हैं और किसानों की बेश कीमती फसलों को आधे पौने दाम पर ले जाते हैं और उन्हें बड़-शहरों के बड़े बाजारों में ऊंची कीमतों में बेच कर भारी मुनाफा कमाते हैं। एक तरफ ये मजबूर किसान बड़े ही मुश्किल से अपनी लागत निकालने के लिए जह्जहत कर रहा होता है। इस इलाके के लगभग 95% किसान छोटी जोत वाले होते हैं। इन किसानों की आमदनी ना के बराबर होती है। बस किसी तरह घर की रोजी-रोटी चल पाती है।



इस क्षेत्र के लोगों का जीवन बहुत ही सादा होता है। इन लोगों का खान-पान बहुत साधारण होता है यहां पर बहुत अधिक खाने पीने में विविधता नहीं होती है अधिकतर लोग दाल-चावल, रोटी-सब्जी, लीटी-चोखा गर्मी के दिनों में सत्तु तथा बेल का शरबत पीना पसंद करते हैं। ग्रामीण क्षेत्रों में बहुत अधिक बेरोजगारी और गरीबी होने के कारण खाने-पीने की सुविधाएं ज्यादा नहीं जुटा पाता हों जिजिका चलाने के लिए पशु पालन उनका एक प्रमुख पेशा है जिसके कारण इस क्षेत्र के लोग दूध, दही, छाछ (मट्ठा) खाना-पीना बहुत पसंद करते हैं परंतु बहुत अधिक गरीबी होने के कारण बहुत अधिक मात्रा में दूध-दही का सेवन नहीं कर पाते क्योंकि उन्हें घर का तथा पशुओं का खर्चा भी दूध-दही से ही निकालना होता है। इस कारण वे स्वयं भी भरपूर मात्रा में इन पदार्थों का सेवन नहीं कर पाते जिसके कारण सेहत से दुरुस्त भी नहीं हो पाते हैं। ये लोग अपने खेतों में मेहनती बहुत अधिक करते हैं लेकिन विडंबना यह होती है कि इनको ठीक तरह से दो वक्त का पौष्टिक आहार भी नहीं नसीब होता है। साग-सब्जी वही खा पाते हैं जो अपने घर के आगे-पीछे बेटों वाली सब्जियां लगाए हुए होते हैं। जो किसान सब्जी की खेती करते हैं वो

लोग अपना खर्चा चला पाने में कुछ हदतक सहज महसूस करते हैं। हाँ उन्हें साग-सब्जी खाने को ठीक तरह से मिली जाती है परंतु इनकी स्थिति भी आर्थिक रूप से कोई बहुत अच्छी नहीं होती है।

भूमिहीन किसान

इस तरह के किसानों की तादात भी पूर्वांचल में बहुत अधिक है। ये किसान, किसान के साथ-साथ स्थाई रूप से मजदूर भी होते हैं। छोटे-छोटे किसान जिनके पास कम खेती है वे लोग बड़े किसानों से तथा ऐसे किसान जिनके पास जमीन ज्यादा होती है वे लोग नौकरी करने के लिए शहर में रहते हैं। उनसे ये लोग किराए तथा बटाई पर खेत ले लेते हैं। खेत किराया पर लेने का तरीका यह होता है की एक साल के लिए एक बीघा खेत 12 से 13 हजार रुपए में लेते हैं फिर उस पर ये लोग बहुत कठोर मेहनत करते हैं। साल भर में 2 या 3 फसलें उगाकर मुनाफा कमाने की कोशिश करते हैं। कभी-कभी अच्छा फायदा हो जाता है लेकिन कभी-कभी प्रकृति की मार के कारण इनको भारी नुकसान भी उठाना पड़ता है।

बटाई पर की जाने वाली खेती

इस पद्धति में कुछ बड़े किसान भूमिहीन किसानों को अपने खेत बटाई पर देते हैं उसका यह नियम होता है कि जो भूमिहीन किसान बटाई पर खेत लेता है, वह उस खेत पर पूरी मेहनत-मजदूरी स्वयं करता है जोताई, बोवाई, बीज, पानी, कीट नाशक दवाई का खर्चा खुद वहन करता है। केवल खाद में आधा हिस्सा जमीन धारक किसान देता है और साल भर में पैदा होने वाली सभी फसलों में आधा हिस्सा जमीन धारक किसान बहुत आसानी से ले जाता है।

मजदूर किसान

ये वो किसान होते हैं जो खुद खेती नहीं करते। ये केवल बड़े व मध्यम वर्गीय किसानों के खेतों पर अपनी जिविका चलाने के लिए मजदूरी करते हैं। इन लोग के पास कोई अपना खेत नहीं होता है। ये केवल खेतों में काम करके बदले में अनाज पैसा और अपने पशुओं के लिए चारा मजदूरी के रूप में ले जाते हैं। ये बहुत मेहनती होते हैं वे केवल अपने मेहनत के



बल पर अपना घर परिवार पालते हैं क्योंकि पूरे पूर्वांचल में बामुश्किल ही कहीं-कहीं कोई छोटे उद्योग हैं जो कि बहुत ही कम हैं, जिसके कारण जिविका कमाने के लिए सबसे बड़ा विकल्प खेतों पर काम करना होता है।

निष्कर्षतः यह कहा जा सकता है कि पूर्वांचल के किसानों की आर्थिक स्थिति बहुत खराब है जिसके कारण उनका रहन-सहन बहुत ही दयनीय परिस्थिति में होता है स्वास्थ्य और शिक्षा के क्षेत्र में हालत कोई संतोषजनक नहीं कही जा सकती है क्योंकि इनके गांव के आस-पास कोई बहुत अच्छी चिकित्सा व्यवस्था नहीं होती है। ठीक उसी तरह शिक्षा के लिए भी विद्यालय एवं महा विद्यालय इन इलाकों में उच्चोटी के नहीं होते हैं। जिसके कारण इनके बच्चे भी इन्हीं की तरह किसान व मजदूर बनने के लिए मजबूर हो जाते हैं।

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MD & CEO Shri Swarup Kumar Saha flagging off vintage and classic cars at The Statesman Vintage & Classic Car rally at Fort William Kolkata.



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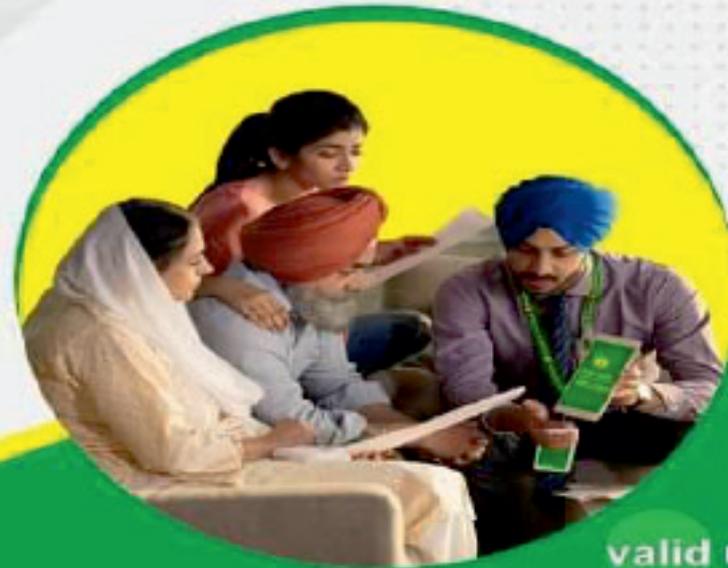


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